

## RELEVANT HITS

Dear Examiner Kim:

Attached are the search results for application 10/608,562 *TECHNIQUE FOR CALCULATING PAYEE SPECIFIC TIME TO PAYMENT COMPLETION*.

This document contains the relevant hits and the entire search (the relevant hits are highlighted in yellow).

If you use Microsoft Word's "FIND" function (Ctrl+F) on the ^ character (shift 6) it will take you to the relevant hits.

If you have any questions, please don't hesitate to call, or e-mail.

Sincerely,

Christian Miner, MLIS  
Technical Information Specialist  
EIC 3600 - Knox Bldg 4B71  
ASRC Management Services  
USPTO Contractor  
Phone: (571) 272-3010  
christian.miner@uspto.gov

# COMPLETE SEARCH

## ~~Patent Literature Abstracts

[File 350] **Derwent WPIX** 1963-2008/UD=200822

(c) 2008 The Thomson Corporation. All rights reserved.

[File 347] **JAPIO** Dec 1976-2007/Dec(Updated 080328)

(c) 2008 JPO & JAPIO. All rights reserved.

```
; d s
Set      Items  Description
S1        64785  S (E OR ELECTRONIC?? OR COMPUTERI? OR AUTOMAT?
OR DIRECT OR ONLINE OR ON()LINE OR INTERNET OR WEB OR CYBER OR
VIRTUAL? OR DIGITAL? OR INTERNET OR NETWORK? ?) (3N)
(PRESENTMENT OR BILL OR BILLING OR PAYMENT? ? OR PAYING OR
REMIT? ? OR REMITT???? OR SETTLE??? OR SETTLEMENT? ? OR BILLPAY
OR INVOIC??? OR BANKING OR DEBIT??? OR DEPOSIT??? OR CHECKING)
OR EBPP OR EBP
S2         1055  S (SCHEDUL??? OR PLAN???? OR ARRANG??? OR LINEUP
OR (SET? OR LINE?)( )UP OR BOOK??? OR ORGANIZ??? OR PROGRAM??? OR
REGISTER???) (3N) (PAYMENT? ? OR RENUMERAT??? OR DISBURS???? OR
REMIT? ? OR REMITT? OR REMUNERATION? ? OR TRANSFER? ? OR
TRANSFERR???)
S3         2159  S (POST??? OR DEPOSIT??? OR SETTLE??? OR DUE OR
PAYMENT OR ISSU??? OR HOLD OR CLEARING) (3N) (DATE? ? OR TIME? ?
OR HISTORICAL OR HISTORY OR FUTURE OR PERIOD? ? OR COMPLETION)
S4         1138  S (CALCULAT??? OR FIGUR??? OR COMPUTE OR
COMPUTES OR COMPUTING OR DETERMIN? OR ESTIMAT??? OR PREDICT???)
(5N) (HOW() (MUCH OR LONG) OR TIME? ? OR PERIOD? ? OR TIMESPAN? ?
OR OPTIMAL OR CLOSEST)
S5         1668  S NONPAY? OR DELINQUEN?? OR OVERDUE OR OVER()DUE
OR (AVOID??? OR FAIL??? OR "NOT" OR NON OR LATE OR TARDY OR
OVERDUE OR OVER()DUE OR SERVICE) (2W) (PAY??? OR PAYMENT? ? OR
PAID OR REMIT? OR FEE OR FEES OR CHARGE? ?) OR DEFAULT? OR
NONREMIT?
S6          83   S AU=(LAWSON, M? OR LAWSON M OR LAWSON (1N) (M
OR MARY))
S7         327   S AU=(WARD, C? OR WARD C? OR WARD (1N) (C OR
CHERYL))
S8         613   S AU=(DREYER, H? OR DREYER H? OR DREYER (1N) (H
OR HANS))
S9        1498183 S IC=(G06F OR G06Q)
S10         1055 S S1 AND S2
S11         152   S S10 AND S3
```

S12	152	IDPAT (sorted in duplicate/non-duplicate order)
S13	151	IDPAT (primary/non-duplicate records only)
S14	67	S S13 NOT PY>2003
S15	63	S S14 AND S9
S16	20	S S15 AND S5
S17	2159	S S1 AND S3
S18	177	S S17 AND S4
S19	174	S S18 NOT S16
S20	174	IDPAT (sorted in duplicate/non-duplicate order)
S21	174	IDPAT (primary/non-duplicate records only)
S22	97	S S21 AND S9
S23	46	S S22 NOT PY>2003
S24	6	S S23 AND S5
S25	1016	S S6:S8
S26	35	S S25 AND S1
S27	30	S S26 AND S9
S28	4	S S27 AND (S2 OR S3)

^ 16/5/3 (Item 3 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2008 The Thomson Corporation. All rights reserved.

0013132533 & & *Drawing available*

WPI Acc no: 2003-214776/200321

XRPX Acc No: N2003-171375

**Online payment settlement system judges effectiveness of payment in relation with clearing terms and time set by depositor to selectively connect account management host and payments center**

Patent Assignee: NEC CORP (NIDE)

Inventor: ARIMA S

Patent Family ( 1 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2002366866	A	20021220	JP 2001170906	A	20010606	200321	B

Priority Applications (no., kind, date): JP 2001170906 A 20010606

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 2002366866	A	JA	8	4	

### Alerting Abstract JP A

NOVELTY - A virtual account management host (600) allows a depositor to set a condition table (620) on **online payment clearing** terms and **time**. A processor (610) judges the effectiveness of **online payments** in relation with the condition table and selectively performs a gateway process to connect a account management host (300) and a payments center (200).

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

1. **Online payment settlement method;**
2. **Virtual** account management host; and
3. **Online payment settlement program.**

USE - **Online payment settlement** system.

ADVANTAGE - Improves security and **depositor** compatibility of **online payment settlement**, by using **the payment** condition **table**.

DESCRIPTION OF DRAWINGS - The figure shows a schematic view of the **online payment settlement** system. (Drawing includes **non-English language text**).

200 Payments center

300 Account management host

600 Virtual account management host

610 Processor

620 Condition table

**Title Terms** /Index Terms/Additional Words: PAY; SETTLE; SYSTEM; JUDGEMENT; EFFECT; RELATED; CLEAR; TERM; TIME; SET; DEPOSIT; SELECT; CONNECT; ACCOUNT; MANAGEMENT; HOST

### Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06Q-0010/00	A	I	F	R	20060101
G06Q-0020/00	A	I	L	R	20060101
G06Q-0040/00	A	I	L	R	20060101
G06Q-0010/00	C	I	F	R	20060101
G06Q-0020/00	C	I	L	R	20060101
G06Q-0040/00	C	I	L	R	20060101

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-J05A; T01-J05A2; T05-L02

16/5/8 (Item 8 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2008 The Thomson Corporation. All rights reserved.

0012443232 & *Drawing available*

WPI Acc no: 2002-388782/200242

XRPX Acc No: N2002-304753

**Payments account settling method for electronic commerce, involves transferring preset money, only for specified number of times in response to payment demand**

Patent Assignee: TOKYO MITSUBISHI GINKO KK (TOKM-N)

Inventor: KATO Y; NASHIMOTO H; NIITSUMA H; UMEZAKI T

Patent Family ( 1 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2002083236	A	20020322	JP 2001190675	A	20010625	200242	B

Priority Applications (no., kind, date): JP 2000197818 A 20000630

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 2002083236	A	JA	15	13	

**Alerting Abstract JP A**

NOVELTY - A predetermined amount of money is transferred to a credit payments account, only for specified number of times, depending on payments demand accompanied with the credit card number.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- Payment account settling system;
- Recorded medium with payment account settling **program**; and
- Payment account **settling program**.

USE - For **settling payments** account during **electronic** shopping through **internet**.

ADVANTAGE - The payment through credit card is performed safely.

DESCRIPTION OF DRAWINGS - The figure shows the functional block diagram explaining the payments account settling system. (Drawing includes **non-English language** text).

**Title Terms** /Index Terms/Additional Words: ACCOUNT; SETTLE; METHOD; ELECTRONIC; TRANSFER; PRESET; MONEY; SPECIFIED; NUMBER; TIME; RESPOND; PAY; DEMAND

**Class Codes**

## International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06Q-0020/00	A	I	F	R	20060101
G06Q-0040/00	A	I	L	R	20060101
G06Q-0020/00	C	I	F	R	20060101
G06Q-0040/00	C	I	L	R	20060101

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A2

^16/5/11 (Item 11 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2008 The Thomson Corporation. All rights reserved.

0011021619 & & *Drawing available*

WPI Acc no: 2001-647310/200174

Related WPI Acc No: 1996-334131; 1999-428605

XRPX Acc No: N2001-483606

**Control method for payment of debts e.g. credit card bills, involves entering agreed payment terms into scheduler which electronically instructs third party e.g. customer's bank, to pay agreed amounts on due dates**

Patent Assignee: BERNSTEIN R (BERN-I)

Inventor: BERNSTEIN R

## Patent Family ( 1 patents, 1 &amp; countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6298335	B1	20011002	US 1995369749	A	19950106	200174	B
			US 1997779923	A	19970106		
			US 1998195467	A	19981118		

Priority Applications (no., kind, date): US 1995369749 A 19950106; US 1997779923 A 19970106; US 1998195467 A 19981118

## Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 6298335	B1	EN	7	2	C-I-P of application	US 1995369749
					C-I-P of application	US 1997779923
					C-I-P of patent	US 5591949
					C-I-P of patent	US 5915023

**Alerting Abstract US B1**

NOVELTY - Parties involved e.g. buyer and seller, credit card company and customer, agree **payment** terms e.g. agreed amount to be paid per month. Terms entered into scheduler which electronically instructs third party (20) e.g. customer's bank, to pay agreed amounts on **due dates**.

DESCRIPTION - An INDEPENDENT CLAIM is included for apparatus implementing the described method.

USE - As a method for controlling the payment of debts (claimed).

ADVANTAGE - Overcomes problems of customer forgetting about purchase or losing bills e.g. credit card bills. Prevents customer incurring additional charges due to **not paying** on time.

DESCRIPTION OF DRAWINGS - The drawing is a block diagram of the system.

12 Automatic portable account controller e.g. smartcard

18 Internet

20 Third party control

26 Processor

28 Memory

**Title Terms** /Index Terms/Additional Words: CONTROL; METHOD; PAY; CREDIT; CARD; BILL; ENTER; AGREE; TERM; ELECTRONIC; THIRD; PARTY; CUSTOMER; BANK; AMOUNT; DATE

**Class Codes**

## International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
<b>G06Q-0020/00</b>	A	I		R	20060101
G07F-0007/08	A	I		R	20060101
<b>G06Q-0020/00</b>	C	I		R	20060101

G07F-0007/08	C	I		R	20060101
--------------	---	---	--	---	----------

**US Classification, Issued:** 70540, 70534, 70539, 70542, 70578

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-F02C; T01-H07C5E; T01-J05A1; T01-J05B4P; T05-L02

16/5/14 (Item 14 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2008 The Thomson Corporation. All rights reserved.

0010356195 & & *Drawing available*

WPI Acc no: 2000-671824/200065

Related WPI Acc No: 2003-786452

XRPX Acc No: N2000-497991

**Computerized payment transaction apparatus for tendering payment to creditor in remote site, has creditor computer that receives creditor report from host processor to process credit collection data**

Patent Assignee: MERSKY M (MERS-I); MERSKY R (MERS-I)

Inventor: MERSKY M; MERSKY R

Patent Family ( 1 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6119106	A	20000912	US 1997979777	A	19971126	200065	B

Priority Applications (no., kind, date): US 1997979777 A 19971126

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 6119106	A	EN	20	13	

### Alerting Abstract US A

NOVELTY - A creditor computer (8) in each creditor site (14), receives a creditor report associated with a host processor (6) to process the creditor collection data and update corresponding customer account balances based on the customer payments tendered at a remote site.

DESCRIPTION - An agent computer (4) is provided in each agent site (10) to process the payments tendered at a remote site. A transmitter sends the payment data to a service provider site. The host computer receives the accumulated customer payments. An INDEPENDENT CLAIM is also included for a **computerized payment** transaction method.

USE - For tendering **payment** to creditor e.g. utility company, bank, credit card company,



department store, in remote site. Also for purchasing e.g. money orders, telephone prepaid card.  
 ADVANTAGE - Facilitates customer payment to remote site. Does not require customer authorization, registration or prearranged payment transaction to creditor. Reduces payment processing costs. Enables combined payment transaction for many customers.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of a **computerized payment** transaction system.

4 Agent computer

6 Host processor

8 Creditor computer

10 Agent site

14 Creditor site

**Title Terms** /Index Terms/Additional Words: COMPUTER; PAY; TRANSACTION; APPARATUS; REMOTE; SITE; RECEIVE; REPORT; HOST; PROCESSOR; PROCESS; CREDIT; COLLECT; DATA

### Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06Q-0020/00	A	I		R	20060101
G06Q-0030/00	A	I		R	20060101
G06Q-0020/00	C	I		R	20060101
G06Q-0030/00	C	I		R	20060101

**US Classification, Issued:** 70540

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-H07C5; T01-J05A1; T05-L02

16/5/15 (Item 15 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2008 The Thomson Corporation. All rights reserved.

0010115488

WPI Acc no: 2000-423076/200036

XRPX Acc No: N2000-315731

**Customer authorized payments processing method involves scheduling cut-off dead line within twenty hours prior to effective payment date and collecting funds from payee so as to debit required amount from payee**

Patent Assignee: MICROSOFT CORP (MICT)

Inventor: SPEELPENNING B; YOUNG K S

## Patent Family ( 2 patents, 21 &amp; countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2000033227	A2	20000608	WO 1999US28450	A	19991130	200036	B
AU 200018392	A	20000619	AU 200018392	A	19991130	200044	E

Priority Applications (no., kind, date): US 1998201579 A 19981130

## Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2000033227	A2	EN	46	8		
National Designated States,Original	AU CA JP					
Regional Designated States,Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE					
AU 200018392	A	EN			Based on OPI patent	WO 2000033227

**Alerting Abstract WO A2**

NOVELTY - The cut-off dead line is scheduled within twenty four hours prior to an effective **payment date** enabled for a designated consumer. After the cut-off dead line, funds are collected to satisfy the payment authorization and the payee is informed with the payment collected result on the effective **payment date**.

DESCRIPTION - Effective **payment date** on which bill from payee is to be paid is enabled for a designated consumer. The payment authorization of consumer is canceled or changed till the cut-off dead line. The change or cancellation of payment authorization is hindered once the cut-off dead line expires. INDEPENDENT CLAIMS are also included for the following:

A. **electronic** billing system;

B. program **to implement** customer authorized **payment processing** method

USE - For processing customer authorized customer payments.

ADVANTAGE - Control over the payees' bank accounts is maintained properly by providing provision for payees to cancel or change the payment authorization. Since payees are informed with the amount of debit and **payment date**, loss of control over payee's **accounts** is eliminated.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of **electronic billing** system.

**Title Terms** /Index Terms/Additional Words: CUSTOMER; AUTHORISE; PROCESS; METHOD; SCHEDULE; CUT; DEAD; LINE; TWENTY; HOUR; PRIOR; EFFECT; PAY; DATE; COLLECT; FUND; SO; DEBIT; REQUIRE; AMOUNT

**Class Codes**

## International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06Q-0020/00	A	I		R	20060101
G06Q-0030/00	A	I		R	20060101

<b>G06Q-0040/00</b>	A	I		R	20060101
<b>G06Q-0020/00</b>	C	I		R	20060101
<b>G06Q-0030/00</b>	C	I		R	20060101
<b>G06Q-0040/00</b>	C	I		R	20060101

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-H07C5; T01-J05A1; T05-L02

24/5/4 (Item 4 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2008 The Thomson Corporation. All rights reserved.

0010760505 & & *Drawing available*

WPI Acc no: 2001-374130/200139

XRPX Acc No: N2001-273752

**Charge calculation system for telecommunication billing systems, sets a price for the system created events and non-system created events on availability to the system**

Patent Assignee: AMERICAN MANAGEMENT SYSTEMS INC (AMMA-N)

Inventor: DE KERDREL O; EKKER A

Patent Family ( 3 patents, 82 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001006467	A1	20010125	WO 1999US16443	A	19990726	200139	B
AU 199952204	A	20010205	AU 199952204	A	19990726	200139	E
EP 1196903	A1	20020417	EP 1999937348	A	19990726	200233	E
			WO 1999US16443	A	19990726		

Priority Applications (no., kind, date): US 1999353625 A 19990715

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001006467	A1	EN	41	8		
National Designated States,Original	AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW					
AU 199952204	A	EN			Based on OPI patent	WO 2001006467
EP 1196903	A1	EN			PCT Application	WO 1999US16443
					Based on OPI patent	WO 2001006467
Regional Designated	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK					

States,Original	NL PT RO SE SI
-----------------	----------------

**Alerting Abstract WO A1**

NOVELTY - The creation process determines whether a system created event is to be newly created. A pricing process prices the system created events and non-system created events as they become available to the system.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- C. Charge calculation process;
- D. Charge calculation apparatus;
- E. Charge calculation program

USE - For telecommunication **billing** system, **Internet**, self-customer care, **on-line banking**, etc.

ADVANTAGE - The impact of the pricing process on the billing process is minimized altogether, due to **calculation** of charges in real **time**. A customer **or** customer **service** representative **may** view all **unbilled** charges-to-date that will appear on the customers next bill **due to** the billing process. All charges are considered for discount plans during finalization of charges prior to the billing process. Timely pricing of events due to the utilization of the scalability feature, minimizes the **time** spent before processing.

DESCRIPTION OF DRAWINGS - The figure shows the process and data flow diagram highlighting the pricing and billing processes in charge calculation system.

**Title Terms** /Index Terms/Additional Words: CHARGE; CALCULATE; SYSTEM;  
TELECOMMUNICATION ; BILL; SET; PRICE; EVENT; NON; AVAILABLE

**Class Codes**

## International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
<b>G06Q-0030/00</b>	A	I		R	20060101
H04M-0015/00	A	I		R	20060101
<b>G06Q-0030/00</b>	C	I		R	20060101
H04M-0015/00	C	I		R	20060101

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-D03; T01-H07C5E; T01-J05A1; T01-S03; T05-L02; W01-C06

24/5/5 (Item 5 from file: 350) **Links**

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2008 The Thomson Corporation. All rights reserved.

0008595329 & & *Drawing available*

WPI Acc no: 1998-130878/199812

XRPX Acc No: N1998-103239

**Batch processing system for transaction processing - with number of active routers limited and controlled so normal users perform their services while process facility management system processes mortgage payment and updates account information**

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: HUTCHINGS T A

Patent Family ( 3 patents, 89 &amp; countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1998004992	A2	19980205	WO 1997US12914	A	19970725	199812	B
AU 199738109	A	19980220	AU 199738109	A	19970725	199828	E
US 5940813	A	19990817	US 1996686524	A	19960726	199939	E

Priority Applications (no., kind, date): US 1996686524 A 19960726

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1998004992	A2	EN	55	13		
National Designated States,Original	AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN					
Regional Designated States,Original	AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 199738109	A	EN			Based on OPI patent	WO 1998004992

**Alerting Abstract WO A2**

The system receives data in batch form, e.g. from a lock box facility (17). It converts the batch data into transaction data and moves it to a transaction queue. The transaction data is routed to an appropriate drive to update account information. The processing of mortgage payment data occurs in conjunction with on-line processing.

The central processing facility of the system uses a batch converter to receive the batch payment data and converts it into payment transaction data for individual accounts. A transaction mover places payment transaction data on a transaction queue. Transaction routers assign transaction data to the payment drivers. Each router is assigned to a specific payment driver. The payment drivers receive the data and update account master data files. A transaction monitor tracks the time of **completion** for each **payment** driver and derives a permissible number of drivers based on the completion times. It writes the permissible number of drivers to a temporary storage queue. The transaction handler reads the queue and limits the number of active routers accordingly.

USE - Batch data processing e.g. of **payments** received, mortgage processing from lock-box facility, CAT, ATM or PC.

ADVANTAGE - Reduces delays in posting updated information, reduces adverse effect on on-line processing, quick update.

**Title Terms** /Index Terms/Additional Words: BATCH; PROCESS; SYSTEM; TRANSACTION;

NUMBER; ACTIVE; ROUTER; LIMIT; CONTROL; SO; NORMAL; USER; PERFORMANCE;  
SERVICE; FACILITY; MANAGEMENT; PAY; UPDATE; ACCOUNT; INFORMATION

### Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06Q-0040/00	A	I		R	20060101
G06Q-0040/00	C	I		R	20060101

**US Classification, Issued:** 70543, 70538, 70540, 70521, 70517, 70545, 364400, 364408, 364401, 360825.33

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-J05A1; T05-H05C; T05-H08C; T05-L03C1

^ 24/5/6 (Item 6 from file: 350) **Links**

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2008 The Thomson Corporation. All rights reserved.

0007466898 & & *Drawing available*

WPI Acc no: 1996-077143/199608

Related WPI Acc No: 1994-151546

XRPX Acc No: N1996-064199

**Automated billing consolidation system - consolidates bills of different periodic billing dates and payment due dates**

Patent Assignee: AMERICAN EXPRESS TRS (AMEX-N)

Inventor: PICKERING R E

Patent Family ( 1 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5483445	A	19960109	US 1992964922	A	19921022	199608	B
			US 1993140607	A	19931021		

Priority Applications (no., kind, date): US 1992964922 A 19921022; US 1993140607 A 19931021

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 5483445	A	EN	18	7	C-I-P of application	US 1992964922

**Alerting Abstract US A**

The system consolidates individual charges from unrelated companies for a customer whose periodic billing cycles are not synchronized. The system has a central processing facility for receiving and processing individual charges reported to the data processing system by electronic or magnetic communication from the companies.

In response to the receiving and processing a statement of **payment due date** is periodically generated. A float calculator computes a compensatory assessment if the statement **payment due date** is later than the individual company **payment due date**. A charge **payment** is computed if the individual company **payment due date** is later than the statement **due date**. An **optimal statement payment due date** is **calculated** to minimize the compensatory assessments. A customer statement is generated which identifies all individual company charges and optimal statement **payment due date**. A customer statement is forwarded to the customer periodically. Payment received from the customer is processed for some of the charges identified on the customer statement.

ADVANTAGE - Compensates company for interest lost **due to time** difference in **payment dates**, provides summary statements.

**Title Terms** /Index Terms/Additional Words: AUTOMATIC; BILL; CONSOLIDATE; SYSTEM; PERIODIC; DATE; PAY

#### Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

**US Classification, Issued:** 364406, 364401, 364402

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A1

28/5/1 (Item 1 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2008 The Thomson Corporation. All rights reserved.

0017003628 & *& Drawing available*

WPI Acc no: 2007-718692/200767

Related WPI Acc No: 2002-722493

XRPX Acc No: N2007-566253

**Hold period determining method for performing electronic banking, involves receiving request for making payment on behalf of payor to payee, and performing risk analysis of amount of payment by comparing payment to threshold**

Patent Assignee: GANESAN R (GANE-I); KIGHT P (KIGH-I); LYDA P J (LYDA-I);

MOENICKHEIM P (MOEN-I); RENSHAW T S (RENS-I); WARD C (WARD-I)

Inventor: GANESAN R; KIGHT P; LYDA P J; MOENICKHEIM P; RENSHAW T S; **WARD C**

## Patent Family ( 1 patents, 1 &amp; countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20070233599	A1	20071004	US 2000749595	A	20001228	200767	B
			US 2007757021	A	20070601		

Priority Applications (no., kind, date): US 2000749595 A 20001228; US 2007757021 A 20070601

## Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20070233599	A1	EN	28	15	Continuation of application	US 2000749595

**Alerting Abstract US A1**

NOVELTY - The method involves receiving a payment request for making a payment on behalf of a payor to a payee via a **network**. A **debit** in an amount associated with the payment request is directed from an account associated with the payor at a **time**. A **hold period** is determined based upon a risk analysis of the payor, and a credit in the amount of the payment is directed to the payee at another **time**, where the **hold period** determines a **time** period between the times. A risk analysis of an amount of payment is performed by comparing the amount of payment to a threshold.

DESCRIPTION - An INDEPENDENT CLAIM is also included for a system comprising a memory.

USE - Used for determining a **hold period** by a computer (claimed) for performing **electronic banking**.

ADVANTAGE - The risk analysis of the amount of payment is performed by comparing the amount of payment to the threshold, thus effectively allowing to determine the **hold period**.

DESCRIPTION OF DRAWINGS - The drawing shows networks and users of the networks.

150A-150N Financial institutes

**Title Terms** /Index Terms/Additional Words: HOLD; PERIOD; DETERMINE; METHOD; PERFORMANCE ; ELECTRONIC; BANK; RECEIVE; REQUEST; PAY; RISK; ANALYSE; AMOUNT; COMPARE; THRESHOLD

**Class Codes**

## International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06Q-0099/00	A	I	F	B	20060101
G06Q-0099/00	C	I		B	20060101

**US Classification, Issued:** 70540

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2C; T01-N01A2J; T05-L02



28/5/2 (Item 2 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2008 The Thomson Corporation. All rights reserved.

0012939647

WPI Acc no: 2003-016295/200301

Related WPI Acc No: 2007-857044

XRPX Acc No: N2003-012215

**Computer implemented bill payment processing for electronic bill payment system, involves processing payor's payment information other than received zip code, to identify eleven digit zip code for payee**

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: GARRISON D L; KERIN A L; KIGHT P A; LAWSON M E; PERKINS B; **WARD C L**

Patent Family ( 1 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020111906	A1	20020815	US 1997994047	A	19971219	200301	B
			US 200243247	A	20020114		

Priority Applications (no., kind, date): US 1997994047 A 19971219; US 200243247 A 20020114

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20020111906	A1	EN	14	6	Continuation of application	US 1997994047

#### Alerting Abstract US A1

NOVELTY - A database including payee records is established. A payor's payment information other than a received zip code is processed to identify an eleven digit zip code for a payee. The database is accessed to locate a payee record corresponding to the identified eleven digit zip code.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- Computer implemented process for ensuring the integrity of data;
- 8. Automated remittance** processing system;
- Article of manufacture comprising computer readable storage medium storing **payment** information processing **program**; and
- 10. Payment** information processing system.

USE - For processing **bill payment** in **electronic bill payment** system.

ADVANTAGE - Provides a bill payment system capable of receiving bill payment data on behalf of consumer, and **automatically paying** their bills to merchants.

**Title Terms** /Index Terms/Additional Words: COMPUTER; IMPLEMENT; BILL; PAY; PROCESS; ELECTRONIC; SYSTEM; INFORMATION; RECEIVE; CODE; IDENTIFY; ELEVEN; DIGITAL

**Class Codes**

## International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
<b>G06Q-0020/00</b>	A	I		R	20060101
<b>G06Q-0030/00</b>	A	I		R	20060101
<b>G06Q-0020/00</b>	C	I		R	20060101
<b>G06Q-0030/00</b>	C	I		R	20060101

**US Classification, Issued: 70540**

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-J05B4P; T01-J12C; T01-N01A1; T01-N01A2A; T01-N02B1B; T01-S03; T05-L02; W01-A05B

28/5/3 (Item 3 from file: 350) [Links](#)Fulltext available through: [Order File History](#)

Derwent WPIX

(c) 2008 The Thomson Corporation. All rights reserved.

0012939120 & *Drawing available*

WPI Acc no: 2003-015749/200301

Related WPI Acc No: 2002-590279; 2003-119565

XRPX Acc No: N2003-011701

**Integrated event tracking method of electronic escrow transaction, involves directing network communication with each purchaser, seller and financial institution, to effect transaction**

Patent Assignee: GANESAN R (GANE-I); HERDKLOTZ T (HERD-I); KIGHT P (KIGH-I);

RENSHAW T S (RENS-I); WARD C (WARD-I)

Inventor: GANESAN R; HERDKLOTZ T; KIGHT P; RENSCHAW T S; **WARD C**

## Patent Family ( 1 patents, 1 &amp; countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020087461	A1	20020704	US 2000749596	A	20001228	200301	B

Priority Applications (no., kind, date): US 2000749596 A 20001228

## Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20020087461	A1	EN	63	29	

### Alerting Abstract US A1

NOVELTY - Network communication is directed with each purchaser (110A-110N), seller (120A-120N) and financial institution (150A-150N), to effect the electronic escrow transaction of the sale of goods on services, when an instruction is received from a purchaser. The log of each communication and instructions are stored in a memory.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- Integrated event tracking system; and
- Computer-readable medium storing instruction for integrated event tracking of electronic escrow transaction.

USE - For integrated event tracking of electronic escrow transactions.

ADVANTAGE - Processes the **payment** request in **time** and efficiently, **and** also protects **the** provider of **payment** service from financial risk. Protects and retains the anonymity of both the purchasers and sellers in the electronic commerce transaction. Allows donor to **send** a monetary gift **payment** through e-mail to recipient. **Makes** the **purchaser** aware of the delivery status of goods or performance status of services purchased. Allows a party to register and utilize the services in a single on-line session.

DESCRIPTION OF DRAWINGS - The figure shows the integrated event tracking network.

110A-110N Purchaser

120A-120N Seller

150A-150N Financial institution

**Title Terms** /Index Terms/Additional Words: INTEGRATE; EVENT; TRACK; METHOD; ELECTRONIC; ESCROW; TRANSACTION; DIRECT; NETWORK; COMMUNICATE; PURCHASE; FINANCIAL; INSTITUTION; EFFECT

### Class Codes

#### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

**US Classification, Issued:** 70539

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; T01-S03; T05-L02

28/5/4 (Item 4 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)  
Derwent WPIX

(c) 2008 The Thomson Corporation. All rights reserved.

0012863601 & & *Drawing available*

WPI Acc no: 2002-722493/200278

Related WPI Acc No: 2007-718692

XRPX Acc No: N2002-569715

**Financial risk ameliorating method for electronic payment services, involves determining whether previous requests are accepted for execution and providing debit from account associated with network user**

Patent Assignee: GANESAN R (GANE-I); KIGHT P (KIGH-I); LYDA P J (LYDA-I);

MOENICKHEIM P (MOEN-I); RENSHAW T S (RENS-I); WARD C (WARD-I)

Inventor: GANESAN R; KIGHT P; LYDA P J; MOENICKHEIM P; RENSHAW T S; **WARD C**

Patent Family ( 1 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020087468	A1	20020704	US 2000749595	A	20001228	200278	B

Priority Applications (no., kind, date): US 2000749595 A 20001228

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20020087468	A1	EN	30	15	

#### Alerting Abstract US A1

NOVELTY - The previous requests received from user, are executed to determine whether the request for execution is accepted or not. In response to the acceptance of request for execution, a debit is provided from an account associated with the network user.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

#### 13. Electronic payment requests processing system; and

- Financial risk ameliorating system.

USE - For financial risk amelioration in e-commerce activities and **payment** services.

ADVANTAGE - The service provider can perform risk analysis based on the complete **payment history** of **network** users when the **network** user directs **payments** through two or more portals. The service provider is protected from financial risk by efficiency executing the financial transactions.

DESCRIPTION OF DRAWINGS - The figure shows the diagram of a network.

**Title Terms** /Index Terms/Additional Words: FINANCIAL; RISK; AMELIORATE; METHOD; ELECTRONIC; PAY; SERVICE; DETERMINE; REQUEST; ACCEPT; EXECUTE; DEBIT; ACCOUNT; ASSOCIATE; NETWORK; USER

#### Class Codes

International Patent Classification

IPC	Class	Scope	Position	Status	Version Date
-----	-------	-------	----------	--------	--------------

	Level				
<b>G06Q-0020/00</b>	A	I		R	20060101
<b>G06Q-0040/00</b>	A	I		R	20060101
<b>G06Q-0020/00</b>	C	I		R	20060101
<b>G06Q-0040/00</b>	C	I		R	20060101

**US Classification, Issued:** 70540

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A2E; T01-N01A1; T01-N01A2A; T01-N01A2F; T01-S02

## ~~Patent Literature Full - Text

[File 348] **EUROPEAN PATENTS** 1978-2007/ 200814

(c) 2008 European Patent Office. All rights reserved.

[File 349] **PCT FULLTEXT** 1979-2008/UB=20080327UT=20080320

(c) 2008 WIPO/Thomson. All rights reserved.

```

; d s
Set      Items   Description
S1       56332   S (E OR ELECTRONIC?? OR COMPUTERI? OR AUTOMAT?
OR DIRECT OR ONLINE OR ON()LINE OR INTERNET OR WEB OR CYBER OR
VIRTUAL? OR DIGITAL? OR INTERNET OR NETWORK? ?) (3N)
(PRESENTMENT OR BILL OR BILLING OR PAYMENT? ? OR PAYING OR
REMIT? ? OR REMITT???? OR SETTLE??? OR SETTLEMENT? ? OR BILLPAY
OR INVOIC??? OR BANKING OR DEBIT??? OR DEPOSIT??? OR CHECKING)
OR EBPP OR EBP
S2       2422    S (SCHEDUL??? OR PLAN???? OR ARRANG??? OR LINEUP
OR (SET? OR LINE?)()UP OR BOOK??? OR ORGANIZ??? OR PROGRAM??? OR
REGISTER???) (3N) (PAYMENT? ? OR RENUMERAT??? OR DISBURS???? OR
REMIT? ? OR REMITT? OR REMUNERATION? ? OR TRANSFER? ? OR
TRANSFERR???)
S3       12256   S (POST??? OR DEPOSIT??? OR SETTLE??? OR DUE OR
PAYMENT OR ISSU??? OR HOLD OR CLEARING) (3N) (DATE? ? OR TIME? ?
OR HISTORICAL OR HISTORY OR FUTURE OR PERIOD? ? OR COMPLETION)
S4       15249   S (CALCULAT??? OR FIGUR??? OR COMPUTE OR
COMPUTES OR COMPUTING OR DETERMIN? OR ESTIMAT??? OR PREDICT???)
(5N) (HOW() (MUCH OR LONG) OR TIME? ? OR PERIOD? ? OR TIMESPAN? ?
OR OPTIMAL OR CLOSEST)
S5       12299   S NONPAY? OR DELINQUEN?? OR OVERDUE OR OVER()DUE
OR (AVOID??? OR FAIL??? OR "NOT" OR NON OR LATE OR TARDY OR
OVERDUE OR OVER()DUE OR SERVICE) (2W) (PAY??? OR PAYMENT? ? OR
PAID OR REMIT? OR FEE OR FEES OR CHARGE? ?) OR DEFAULT? OR
NONREMIT?
S6       26      S AU=(LAWSON, M? OR LAWSON M OR LAWSON (1N) (M
OR MARY))
S7       320     S AU=(WARD, C? OR WARD C? OR WARD (1N) (C OR
CHERYL))
S8       222     S AU=(DREYER, H? OR DREYER H? OR DREYER (1N) (H
OR HANS))
S9       209713  S IC=(G06F OR G06Q)
S10      212     S S2 (10N) S3
S11      70      S S10 (S) S1
S12      70      IDPAT (sorted in duplicate/non-duplicate order)
S13      69      IDPAT (primary/non-duplicate records only)

```

S14	44	S S13 NOT PY>2003
S15	42	S S14 AND S9
S16	14	S S15 (S) S5
S17	639	S S3 (10N) S4
S18	116	S S17 (S) S1
S19	113	S S18 NOT S16
S20	113	IDPAT (sorted in duplicate/non-duplicate order)
S21	111	IDPAT (primary/non-duplicate records only)
S22	70	S S21 NOT PY>2003
S23	11	S S22 (S) S5
S24	567	S S6:S8
S25	21	S S24 AND S1
S26	12	S S25 AND (S2 OR S3)
S27	8	S S26 AND S9
S28	33	S S16 OR S23 OR S27

8/5K/1 (Item 1 from file: 348) [Links](#)

Fulltext available through: [Order File History](#)

EUROPEAN PATENTS

(c) 2008 European Patent Office. All rights reserved.

01973998

**Matching consumers with billers having bills available for electronic presentment**

Verknüpfen von Endverbraucher mit Rechnungssteller mit verfügbaren Rechnungen für elektronische Darstellung

Association de consommateurs avec des créanciers ayant des factures prêtes pour le paiement automatique

Matching consumers with billers having bills available for **electronic presentment**

**Patent Assignee:**

- **CheckFree Corporation;** (2907040)  
4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)  
(Applicant designated States: all)

**Inventor:**

- **Zielke, William D.**  
540 Tilbury Drive; Suwanee GA 30024; (US)
- **Frech, John J.**  
4400 Mariners Ridge; Alpharetta GA 30005; (US)
- **Bemis, Teri W.**  
2250 Turtle Club Drive; Marietta GA 30066; (US)
- **McCoy, Randal A.**  
1032 Moores Walk Lane; Suwanee GA 30024; (US)
- **Moenickheim, Peter**  
5540 Caplestone Lane; Dublin OH 43017; (US)
- **Brothers II, John Alfred**  
5417 Millington Road; Columbus OH 43235; (US)
- **Ward, Cheryl L.**  
5285 Bressler Drive; Hilliard OH 43026; (US)
- **Stratton, Richard A.**  
6312 Andrews Drive West; Westerville OH 43082; (US)
- **Kozee, Casey W.**  
1041 Eagles Ridge Court; Lawrenceville GA 30043; (US)
- **McMichael, Jr., William R.**  
5140 Apple Grove Court; Cummings GA 30040; (US)
- **...US)**  
;;
- **Ward, Cheryl L...**  
;;



**Legal Representative:**• **Schurack, Eduard F. et al (88021)**

Hofstetter, Schurack &amp; Skora Balanstrasse 57; 81541 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1591935	A1	20051102	(Basic)
Application	EP	2004010336		20040430	

**Designated States:**

AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;

FI; FR; GB; GR; HU; IE; IT; LI; LU; MC;

NL; PL; PT; RO; SE; SI; SK; TR;

**Extended Designated States:**

AL; HR; LT; LV; MK;

**International Patent Class (V7): G06F-017/60; G07F-019/00; G06F-017/60... Abstract EP 1591935 A1**

A technique for identifying electronic billers of a consumer whose bills are available by **electronic presentment** is provided. A request to identify electronic billers of the consumer is received. This request includes information that identifies the consumer, but excludes any information identifying any biller, electronic or not, of the consumer. From this information that does not identify any biller of the consumer, one more candidate electronic billers of the consumer are identified. Then, a positive determination is made that at least one of these candidate electronic billers is definitely an electronic biller of the consumer. Thus, electronic billers of the consumer are identified without the consumer identifying any biller.

**Abstract ...A1****Abstract Word Count: 110****NOTE: 6****NOTE: Figure number on first page: 6**

Type	Pub. Date	Kind	Text
Application:	20051102	A1	Published application with search report
Change:	20060201	A1	Title of invention (German) changed: 20060201
Change:	20060201	A1	Title of invention (English) changed: 20060201
Change:	20060201	A1	Title of invention (French) changed: 20060201
Change:	20060705	A1	Title of invention (German) changed: 20060705
Change:	20060705	A1	Title of invention (English) changed: 20060705
Change:	20060705	A1	Title of invention (French) changed: 20060705

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200544	4806
SPEC A	(English)	200544	36641
Total Word Count (Document A) 41447			

Total Word Count (Document B) 0
Total Word Count (All Documents) 41447

**Specification:** ...3350-0113D), filed on November 1, 2002 and entitled "SELECTIVE NOTICING OF AVAILABILITY OF AN **ELECTRONIC BILL** BASED ON SERVICE PROVIDER DATA"; United States Patent Application Serial No. / , (Attorney Docket No. 3350-0113E), filed on November 1, 2002 and entitled "SELECTIVE NOTICING OF AVAILABILITY OF AN **ELECTRONIC BILL**"; United States Patent Application Serial No. / , (Attorney Docket No. 3350-0113F), filed on November 1... ...November 1, 2002 and entitled "DISTRIBUTED MATCHING OF CONSUMERS WITH BILLERS HAVING BILLS AVAILABLE FOR **ELECTRONIC PRESENTMENT**"; and United States Patent Application Serial No. / , (Attorney Docket No. 3350-0113K), filed on November... ...INVENTION

The present invention relates to electronic commerce, and more particularly to increasing adoption of **electronic billing** and **payment** services by consumers.

## OBJECTS OF THE INVENTION

It is an object of the present invention to... ...is any entity, including individuals, businesses, and organizations, that receives payment based upon a presented **bill**. An **electronic biller** is a biller that has bills available for **electronic presentment**. A **bill** is a demand for payment and includes invoices, statements, and other types of directives demanding payment. A consumer can be any entity, including individuals, businesses, and organizations, that receives bills. **Electronic presentment** of bills can include presenting bills via a computing device, via a telephone, and via... ...The communications interface is configured to receive, via one or more networks, information associated with **electronic billing**, as will be described below. The one or more networks can include, but is not... ...associated with completed payment can include other information such as a payment amount and a **payment date** as well as other information. Not every aspect of the present invention requires a payments... ...and customer's telephone number. Other customer identifying information could also be included in the **electronic biller** database. **Bill** data is any information that is typically contained in a presented bill. Bill data can... ...summary information. Bill summary information includes, but is certainly not limited to, bill amount and **due date**. Bill summary information is any subset of all information contained in a bill.

28/5K/3 (Item 3 from file: 348) [Links](#)

Fulltext available through: [Order File History](#)

## EUROPEAN PATENTS

(c) 2008 European Patent Office. All rights reserved.

01921403

### A contact list for accessing a computing application

Eine Kontaktliste zum Zugreifen auf eine Computeranwendung

Une liste de contact pour acceder a un programme applicatif

## Patent Assignee:

- **CheckFree Corporation;** (2907040)  
4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)  
(Applicant designated States: all)

**Inventor:**

- **Harris, Mark T.**  
40 College Place; Westerville, OH 43081; (US)
- **Dreyer, Hans D.**  
495 Howland Drive; Gahanna, OH 43230; (US)
- ...US)  
;;
- **Dreyer, Hans D...**  
;;

**Legal Representative:**

- **Schurack, Eduard F. et al (88024)**  
Hofstetter, Schurack & Skora Patentanwalte Balanstrasse 57; 81541 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1550932	A2	20050706	(Basic)
	EP	1550932	A3	20051228	
Application	EP	2004027298		20041117	
Priorities	US	748678		20031231	

**Designated States:**

AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
FI; FR; GB; GR; HU; IE; IS; IT; LI; LU;  
MC; NL; PL; PT; RO; SE; SI; SK; TR;

**Extended Designated States:**

AL; HR; LT; LV; MK; YU;

**International Patent Class (V7): G06F-001/00 ; G06F-001/00 Abstract EP 1550932 A2**

A technique for accessing an electronic commerce function (ECF) is provided. A first signal identifying an entity and an ECF associated with the entity is transmitted to a user from a contact list service. The user selects the ECF, causing a second signal indicating the selection to be transmitted to the contact list service. In response to receipt of the second signal, the contact list service transmits a third signal. The third signal identifies a network address associated with an electronic commerce service provider for providing and/or facilitating the ECF. The third signal also identifies information associated with the entity. The third signal, either directly or indirectly, is operable to cause a fourth signal to be transmitted to the user from the service provider. The fourth signal includes information associated with invoking the ECF and is based upon the information associated with the entity included in the third signal.

**Abstract Word Count:** 150

**NOTE:** 7

**NOTE:** Figure number on first page: 7

Type	Pub. Date	Kind	Text
Application:	20050706	A2	Published application without search report
Search Report:	20051228	A3	Separate publication of the search report
Change:	20060315	A2	Title of invention (German) changed: 20060315

Change:	20060315	A2	Title of invention (English) changed: 20060315
Change:	20060315	A2	Title of invention (French) changed: 20060315
Change:	20060906	A2	Title of invention (German) changed: 20060906
Change:	20060906	A2	Title of invention (English) changed: 20060906
Change:	20060906	A2	Title of invention (French) changed: 20060906
Change:	20070207	A2	Title of invention (German) changed: 20070207
Change:	20070207	A2	Title of invention (English) changed: 20070207
Change:	20070207	A2	Title of invention (French) changed: 20070207
Change:	20071107	A2	Title of invention (German) changed: 20071107
Change:	20071107	A2	Title of invention (English) changed: 20071107
Change:	20071107	A2	Title of invention (French) changed: 20071107

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200527	2208
SPEC A	(English)	200527	10111
Total Word Count (Document A) 12319			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 12319			

**Specification:** ...such as Microsoft Outlook or Lotus Notes, typically contains a personal address book, and an **electronic billing and payment (EBP)** client, such as CheckFree's WebBillPay (WBP), contains a payee list. These entity lists are... ..a name and an e-mail identifier (address), and possibly address/phone information, while an **EBP** client payee entry might contain the same name and address information, and possibly e-mail... ..scenarios, including interactions between .NET My Contacts data and applications, particularly in the context of **EBP**.

As will be understood from the discussion above, data stored in existing contact lists and... ..of contact data by one or more entities other than a user.

Introduced above, existing **EBP** computing applications have a function-centric process flow. That is, to direct an **EBP** transaction a user must first trigger or otherwise access an **EBP** application, which may be Web-based. After triggering the **EBP** computing application, the user must select a function (transaction type) to be executed by the accessed **EBP** computing application. Then, the user must specify or select data, sometimes from an application-specific... ..after the user has performed these steps is the desired function executed by the accessed **EBP** computing application. Thus, due to the function-centric nature of **EBP** applications, a user cannot conveniently access **EBP** functionality. He or she must first access an **EBP** computing application, select a function to be performed, and then select data to be utilized with the selected function. A data-centric **EBP** process flow would eliminate steps, allowing instant access to desired functionality.

Accordingly, a need exists for an **EBP** process flow that is data-centric, rather than function-centric.

28/5K/5 (Item 5 from file: 348) [Links](#)

Fulltext available through: [Order File History](#)  
EUROPEAN PATENTS

(c) 2008 European Patent Office. All rights reserved.  
01330958

**Distributed data accessing technique**  
Verfahren zum verteilten Datenzugriff  
Methode d'accès des données distribuées

**Patent Assignee:**

- **CheckFree Corporation;** (2907040)  
4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)  
(Applicant designated States: all)

**Inventor:**

- **Ganesan, Ravi**  
5240 Blue Yarrow Run; Norcross, Georgia 30092; (US)
- **Harris, Mark Todd**  
9330 Brumbelow, Crossing Way; Alpharetta, Georgia 30202; (US)
- **Dreyer, Hans Daniel**  
495 Howland Drive; Gahanna Ohio 43230; (US)
- **Wolfe, Kathryn Randall**  
194 Patti Drive; Westerville, Ohio 43081; (US)
- **...US)**  
;;
- **Dreyer, Hans Daniel...**  
;;

**Legal Representative:**

- **Schurack, Eduard F. et al (88021)**  
Hofstetter, Schurack & Skora Balanstrasse 57; 81541 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1136924	A1	20010926	(Basic)
Application	EP	2000106123		20000321	

**Designated States:**

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LI; LU; MC; NL; PT; SE;

**Extended Designated States:**

AL; LT; LV; MK; RO; SI;

**International Patent Class (V7): G06F-017/60; G06F-017/60Abstract EP 1136924 A1**

A distributed data accessing technique is disclosed. The technique is realized by storing, at a first network station, information identifying data which is available at a second network station, the second network station being different than the first network station. A signal is generated at the first network station representing the information identifying the available data and linking information to the second network station. The signal is transmitted to a third network station, the third network

station being different than the first and the second network stations. The transmitted linking information is operable at the third network station to establish a network link over which the identified available data is transmittable from the second network station to the third network station.

**Abstract Word Count:** 122

**NOTE:** 4

**NOTE:** Figure number on first page: 4

Type	Pub. Date	Kind	Text
Application:	20010926	A1	Published application with search report
Withdrawal:	20030326	A1	Date application deemed withdrawn: 20020327

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200139	1661
SPEC A	(English)	200139	8265
Total Word Count (Document A) 9926			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 9926			

28/5K/6 (Item 6 from file: 348) [Links](#)

Fulltext available through: [Order File History](#)

EUROPEAN PATENTS

(c) 2008 European Patent Office. All rights reserved.

01330957

#### **A technique for centrally tracking transactions in an electronic billing system**

Verfahren zum zentralen Verfolgen von Transaktionen in einem elektronischen Abrechnungssystem

Technique de pistage electronique des transactions dans un systeme de facturation electronique

A technique for centrally tracking transactions in an **electronic billing** system

#### **Patent Assignee:**

- **CheckFree Corporation;** (2907040)  
4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)  
(Applicant designated States: all)

#### **Inventor:**

- **Ganesan, Ravi**  
5240 Blue Yarrow Run; Norcross, Georgia 30092; (US)
- **Harris, Mark Todd**  
9330 Brumbelow, Crossing Way; Alpharetta, Georgia 30202; (US)
- **Dreyer, Hans Daniel**  
495 Howland Drive; Gahanna Ohio 43230; (US)

- **Wolfe, Kathryn Randall**  
194 Patti Drive; Westerville, Ohio 43081; (US)

- ...US)  
;;

- **Dreyer, Hans Daniel...**  
;;

**Legal Representative:**

- **Schurack, Eduard F. et al (88021)**  
Hofstetter, Schurack & Skora Balanstrasse 57; 81541 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1136923	A1	20010926	(Basic)
Application	EP	2000106122		20000321	

**Designated States:**

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LI; LU; MC; NL; PT; SE;

**Extended Designated States:**

AL; LT; LV; MK; RO; SI;

**International Patent Class (V7): G06F-017/60; G06F-017/60Abstract EP 1136923 A1**

A method is provided for centrally tracking transactions in an **electronic billing** system. The system includes multiple different billing entities, multiple different financial institute entities and multiple different user entities. Each of the multiple different billing entities is associated with a respective portion of the multiple different user entities and each of the multiple different financial institute entities is associated with a respective portion of the multiple different user entities. A message is received from any of the multiple different financial institute entities indicating a request from any of the multiple different user entities associated with the applicable financial institute entity to view billing information. The receipt of the request to view the billing information is logged in a database as first event information. A message indicative of the billing information of at least one of the multiple different billing entities associated with the applicable user entity which is available for viewing is transmitted to the applicable user entity. A message indicating a request from the applicable user entity to view the available billing information of that billing entity is received from any of the at least one of the billing entities. The receipt of the message indicating the applicable user entity request to view the billing information of the applicable billing entity is logged in the database as a second event information.

**Abstract ...A1**

**Abstract Word Count: 224**

**NOTE: 4**

**NOTE: Figure number on first page: 4**

Type	Pub. Date	Kind	Text
Application:	20010926	A1	Published application with search report
Withdrawal:	20030319	A1	Date application deemed withdrawn: 20020327

Publication: English  
 Procedural: English  
 Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200139	2041
SPEC A	(English)	200139	8263
Total Word Count (Document A) 10304			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 10304			

28/5K/7 (Item 7 from file: 348) [Links](#)

Fulltext available through: [Order File History](#)

EUROPEAN PATENTS

(c) 2008 European Patent Office. All rights reserved.

01330955

**An electronic bill presentment technique with enhanced biller control**

Verfahren zum Vorlegen von Rechnungen mit einer verbesserten Kontrolle durch den Rechnungsleger

Methode pour la presentation electronique de factures avec un meilleur controle

**Patent Assignee:**

- **CheckFree Corporation;** (2907040)  
 4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)  
 (Applicant designated States: all)

**Inventor:**

- **Ganesan, Ravi**  
 5240 Blue Yarrow Run; Norcross, Georgia 30092; (US)
- **Harris, Mark Todd**  
 9330 Brumbelow, Crossing Way; Alpharetta, Georgia 30302; (US)
- **Dreyer, Hans Daniel**  
 495 Howland Drive; Gahanna, Ohio 43230; (US)
- **Wolfe, Kathryn Randall**  
 194 Patti Drive; Westerville, Ohio 43081; (US)
- **...US)**  
 ; ;
- **Dreyer, Hans Daniel...**  
 ; ;

**Legal Representative:**

- **Schurack, Eduard F. et al (88021)**  
 Hofstetter, Schurack & Skora Balanstrasse 57; 81541 Munchen; (DE)



	Country	Number	Kind	Date	
Patent	EP	1136922	A1	20010926	(Basic)
Application	EP	2000106120		20000321	

**Designated States:**

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;

GR; IE; IT; LI; LU; MC; NL; PT; SE;

**Extended Designated States:**

AL; LT; LV; MK; RO; SI;

**International Patent Class (V7): G06F-017/60; G06F-017/60Abstract EP 1136922 A1**

An **electronic bill presentment** system includes a **network**, a central network station, and a plurality of user and biller network stations. Each of the user stations is associated with a respective one of a plurality of users and is operable to transmit first requests for bills via the network. The central network station receives the transmitted first requests and transmits, responsive thereto, bill availability information via the network. The user stations receive the transmitted bill availability information and are operable to transmit second requests for bills via the network. Each of the biller stations is associated with a respective one of the plurality of billers. The biller stations receive the transmitted second requests and transmit, responsive thereto, the requested bills via the network.

**Abstract ...A1****Abstract Word Count: 124****NOTE: 4****NOTE: Figure number on first page: 4**

Type	Pub. Date	Kind	Text
Application:	20010926	A1	Published application with search report
Withdrawal:	20030319	A1	Date application deemed withdrawn: 20020327

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200139	1501
SPEC A	(English)	200139	8256
Total Word Count (Document A) 9757			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 9757			

28/5K/9 (Item 1 from file: 349) [Links](#)Fulltext available through: [Order File History](#)

PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rights reserved.

01419721

**RISK BASED DATA ASSESSMENT**

## EVALUATION DE DONNEES BASEE SUR DES RISQUES

**Patent Applicant/Patent Assignee:**

- **ACCENTURE GLOBAL SERVICES GMBH**; Herrenacker 15, CH-8200 Schaffhausen  
CH; CH (Residence); CH (Nationality)  
(For all designated states except: US)
- **STOKE Mark Peter**; 16 Todd Street, Ashgrove, Queensland 4060  
AU; AU (Residence); AU (Nationality)  
(Designated only for: US)
- **WARD Carl**; 17 Abbott Street, Yarralumla, Australian Capital Territory 2600  
AU; AU (Residence); AU (Nationality)  
(Designated only for: US)
- ...Designated only for: US);  
;;
- **WARD Carl...** ;  
;;

**Patent Applicant/Inventor:**

- **STOKE Mark Peter**  
16 Todd Street, Ashgrove, Queensland 4060; AU; AU (Residence); AU (Nationality);  
(Designated only for: US)
- **WARD Carl**  
17 Abbott Street, Yarralumla, Australian Capital Territory 2600; AU; AU (Residence); AU  
(Nationality); (Designated only for: US)
- ...Designated only for: US)  
;; ; ;
- **WARD Carl...**  
;; ; ;

**Legal Representative:**

- **PHILLIPS ORMONDE & FITZPATRICK(agent)**  
Levels 21 & 22, 367 Collins Street, Melbourne, Victoria 3000; AU;

	Country	Number	Kind	Date
Patent	WO	200699674	A1	20060928
Application	WO	2006AU385		20060324
Priorities	AU	2005901484		20050324

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)  
 AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;  
 BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;  
 CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;

GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;  
 IS; JP; KE; KG; KM; KN; KP; KR; KZ; LC;  
 LK; LR; LS; LT; LU; LV; LY; MA; MD; MG;  
 MK; MN; MW; MX; MZ; NA; NG; NI; NO; NZ;  
 OM; PG; PH; PL; PT; RO; RU; SC; SD; SE;  
 SG; SK; SL; SM; SY; TJ; TM; TN; TR; TT;  
 TZ; UA; UG; US; UZ; VC; VN; YU; ZA; ZM;  
 ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
 FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;  
 LV; MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
 ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;  
 SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06Q-0040/00	A	I	F	B	20060101		H	AU
G06Q-0040/00...								

Publication Language: English

Filing Language: English

Fulltext word count: 11155

#### English Abstract:

A system for receiving and processing data includes a data processing and verification component that accepts data from a client in an electronic format and identifies therefrom data elements that can be directly verified. A risk assessment component receives data elements that have not been identified as directly verifiable and assesses a risk that the data elements are incomplete or incorrect. The risk assessment component generates risk assessment data. A decision support component receives the risk assessment data from the risk assessment component and selects appropriate actions for subsequent processing of the client data according to the assessment of risk contained in the risk assessment data.

Type	Pub. Date	Kind	Text
Publication	20060928	A1	With international search report.

#### Detailed Description:

...A process typically implemented in current systems may use a combination of manual and/or **automated checking** as part of the process of identifying data that may be incomplete or incorrect in... ...be characterised as depending to some degree on the personal judgement of an individual assessor.

**Claims:**

...verifiable but incorrect.

15. A method according to claim 9 wherein the step of determining **future** action includes **issuing** a notification that no further processing will occur if data submitted by the client has...

^28/5K/12 (Item 4 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rights reserved.

01021493

**SYSTEM AND METHOD FOR IMPLEMENTING FRICTIONLESS MICROPAYMENTS FOR CONSUMABLE SERVICES**

SYSTEME ET PROCEDE POUR LA MISE EN OEUVRE FLUIDE DE MICRO-PAIEMENTS RELATIFS A DES SERVICES CONSOMMABLES

**Patent Applicant/Patent Assignee:**

- **WORLD COM INC**; 500 Clinton Center Drive, Clinton, MS 39056  
US; US(Residence); US(Nationality)

**Legal Representative:**

- **GROLZ Edward W(agent)**  
Scully, Scottt, Murphy & Presser, 400 Garden City Plaza, Garden City, NY 11530; US;

	Country	Number	Kind	Date
Patent	WO	200350648	A2-A3	20030619
Application	WO	2002US36318		20021112
Priorities	US	2001344956		20011112

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
FI; FR; GB; GR; IE; IT; LU; MC; NL; PT;  
SE; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 14626

**English Abstract:**

The present invention is directed to a system, method and software program product for implementing a policy payment agent which, based on policy thresholds set by the consumer, determines whether or not autonomously issue a payment. Initially, the consumer sets the payment policy through the selection of payment parameters such as the type of consumable or transaction, maximum one-time payment amount, and recent spending rate. If the payment request meets the payment policy criteria, then the payment agent autonomously issues a payment. Otherwise, the request is passed to the user for manual intervention.

Type	Pub. Date	Kind	Text
Publication	20030619	A2	Without international search report and to be republished upon receipt of that report.
Search Rpt	20040708		Late publication of international search report
Republication	20040708	A3	With international search report.
Republication	20040708	A3	Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.
Examination	20041007		Request for preliminary examination prior to end of 19th month from priority date

**Detailed Description:**

...In that case, the request is passed to the user for approval.

The provider is **not** necessarily **paid** merely because the payment amount is below the micropayment threshold amount specified by the user for **automated payment** by the **payment** agent. The payment agent is also obliged to verify that the payment rate to providers...keeps a record of the payments from a user's account and analyzes the recent **payment history** for a predetermined **time** interval to **determine** the recent pay out rate. The amount of the payment request may either be included...

^28/5K/17 (Item 9 from file: 349) [Links](#)Fulltext available through: [Order File History](#)

PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rights reserved.

00928419

**SYSTEM AND METHOD FOR ELECTRONIC BILL PAY AND PRESENTMENT**  
**SYSTEME ET PROCEDE DE PRESENTATION ET DE PAIEMENT ELECTRONIQUES DE**  
**FACTURES**

**Patent Applicant/Patent Assignee:**

- **FIRST USA BANK N A**; 201 North Walnut Street, Three Christina Centre, Wilmington, DE 19801  
 US; US(Residence); US(Nationality)

**Legal Representative:**

- **SCOTT Thomas J Jr(et al)(agent)**  
 Hunton & Williams, 1900 K Street, N.W., Washington, DC 20006; US;

	Country	Number	Kind	Date
Patent	WO	200261536	A2-A3	20020808
Application	WO	2002US2526		20020130
Priorities	US	2001264681		20010130
	US	2001814783		20010323

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
 GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
 ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
 UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 4013

**English Abstract:**

A system and method is disclosed enabling a customer payor to make payment to a payee (220) in a networked environment using a credit card, revolving credit, or other credit account (304). The payment system may provide for online receipt and review of bills, and may allow a customer payor to optionally select one or more alternative secondary accounts for payment in the event that payment

cannot be made from a primary account (306). The secondary account may be another credit account, a checking account, a brokerage account, or another type of account (314). Actual payment may be accomplished by electronic settlement of a credit transaction, electronic funds transfer, or by printing and physically delivering a paper check (310). A customer payor using the system and method may receive notification concerning the success (312) or failure of the transaction (318).

Type	Pub. Date	Kind	Text
Publication	20020808	A2	Without international search report and to be republished upon receipt of that report.
Search Rpt	20021114		Late publication of international search report
Republication	20021114	A3	With international search report.
Republication	20021114	A3	Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.
Examination	20030109		Request for preliminary examination prior to end of 19th month from priority date

#### Detailed Description:

...available from the primary account. It also may be the case that certain payees will **not** accept **payment** from a credit account. In one embodiment of step 220, a customer may enter the... ..be made from the payor to the payee. It may be advantageous, for example, to **schedule payment** prior to the **time** that **payment** is **due**, but after **automatic deposit** of payroll funds into the customer's account. Step 228 may also allow a customer...

^ 28/5K/18 (Item 10 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rights reserved.

00879194

#### PERSON-CENTRIC ACCOUNT-BASED DIGITAL SIGNATURE SYSTEM

SYSTEME DE SIGNATURE NUMERIQUE FONDE SUR UN COMPTE CENTRE SUR UNE PERSONNE

#### Patent Applicant/Patent Assignee:

- **FIRST DATA CORPORATION**; Suite 330K, 6200 South Quebec Street, Greenwood Village, CO 80111  
US; US(Residence); US(Nationality)  
(For all designated states except: US)
- **WHEELER Lynn Henry**; One Canon Drive, Greenwood Village, CO 80111  
US; US(Residence); US(Nationality)  
(Designated only for: US)

- **WHEELER Anne M**; One Canon Drive, Greenwood Village, CO 80111  
US; US(Residence); US(Nationality)  
(Designated only for: US)

**Patent Applicant/Inventor:**

- **WHEELER Lynn Henry**  
One Canon Drive, Greenwood Village, CO 80111; US; US(Residence); US(Nationality);  
(Designated only for: US)
- **WHEELER Anne M**  
One Canon Drive, Greenwood Village, CO 80111; US; US(Residence); US(Nationality);  
(Designated only for: US)

**Legal Representative:**

- **TILLMAN Chad D(agent)**  
Morris, Manning & Martin, LLP, Suite 1125, 6000 Fairview Road, Charlotte, NC 28219; US;

	Country	Number	Kind	Date
Patent	WO	200213455	A1	20020214
Application	WO	2001US41587		20010806
Priorities	US	2000223076		20000804

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

IPC	Level
H04L-009/30	Main
G06F-017/30	
G06F-017/60	

Publication Language: English

Filing Language: English

Fulltext word count: 49174

**English Abstract:**

In a method of managing a database of existing accounts (214) for account holders (202), each account holder (202) has multiple accounts with one or more account authorities (212) for use of a single device with multiple accounts, with each account of each account holder being associated with



a public key of a public-private key pair of that account holder. A record of information pertaining to all accounts of a particular account holder is maintained in a central location by a central key authority. The information for that account includes the public keys of that account holder. The central key authority transfers information from the record for an account holder to a new account authority for which that account holder desires to establish a new account; the central key authority also receives information from account authorities for inclusion in the record centrally maintained for that account holder.

Type	Pub. Date	Kind	Text
Publication	20020214	A1	With international search report.
Publication	20020214	A1	Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.
Examination	20021121		Request for preliminary examination prior to end of 19th month from priority date

#### Detailed Description:

...rejection of the message. For example, if the account holder 1402 instructs the bill payment **service** 1412 to **pay** a bill, then the bill payment **service** 1412 schedules **payment** to be made (by mail or **electronic** transfer through **payment network** 1411) on the **scheduled payment date** and confirms that the funds are currently available from the payment account 1516 specified by... ..may re-confirm, availability of funds from the specified payment account 1516 on the scheduled **payment date**. On the **scheduled payment date**, if the funds are available, then the bill payment services 1412 mails or electronically transfers...

28/5K/22 (Item 14 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rights reserved.

00830836

**METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS**  
**PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES OPERATIONS A BASE DE PAIEMENTS**

#### Patent Applicant/Inventor:

##### • TYSON-QUAH Kathleen

1 Canons Close, Radlett, Herts WD7 7ER; GB; GB(Residence); US(Nationality);

#### Legal Representative:

• **WHITTEN George Alan(et al)(agent)**

R G C Jenkins & Co, 26 Caxton Street, London SW1H 0RJ; GB;

	Country	Number	Kind	Date
Patent	WO	200163498	A2	20010830
Application	WO	2001GB802		20010223
Priorities	US	2000513440		20000225

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 26544

**English Abstract:**

A real-time, global system and method for controlling payments risk, liquidity risk and systemic risk arising between financial counterparties active in payments-based transactions. The system comprises: a plurality of User Host Applications for use by plurality of Users; a plurality of Third Party Host Applications for use by plurality of Third Parties; and a plurality of Payment Bank Host Applications for use by a plurality of Payment Banks operating a plurality of domestic payment systems. All host applications communicate via cryptographically secure sessions via private communications networks and/or the Internet global computer network. User and Payment Bank access is secured by digital certification. Each Payment Bank Host Application has a mechanism for processing payment messages, including payments instructions to be carried out in its domestic payments system on behalf of a plurality of account holders (including bank correspondents).

Type	Pub. Date	Kind	Text
Publication	20010830	A2	With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.
Examination	20011227		Request for preliminary examination prior to end of 19th month from priority date

**Claims:**

...of payment message types by S.W.I.F. T. and the various alternative domestic **payment** systems or **book transfer (payment channels)**. On the Settlement **Date**, the **Payment Bank** constructs the payment queue of payment messages for that date. The GPM Filter Process... The early detection of a counterparty payment failure will also reduce the systemic impact of **defaults** by enabling a participant of the GPM System to calculate exactly his payment exposure to... made, it provides very precise information on the Counterparty exposure and liquidity impact of a **default**. On a day-to-day basis the User can monitor his credit exposure across all...payment instructions are generated (C) and sent (D) via the S.W.I.F.T. **network** to the **Payment Bank (E)**. At the **Payment Bank**, the payment instructions are lodged in a forward payment instructions cache (F) until the... parameters in the Filter Process will be forwarded to the Domestic Payment System (5) for **payment (E)**. As shown in Fi@T. 9A2, is an example of the data fields the risk...aggregating affiliated branches or corporate entities which are likely to be mutually implicated in a **default** or insolvency. In this manner, a User or Third Party can control risk in a...been designated (in received risk parameter instructions) for processing by the Filter Process Module The **default** operation will be to subject all payment types to the Filter Process unless only specific... a number of alternative payment characteristics, including but not limited to the minimum value of **payments** for filtering (e.g., \$250,000 or more), whether a **payment** is intermediated (e.g., filtering on whether the Counterparty is a beneficiary or intermediary), and other factors. If... the same objective. In step H, the Filter Process identifies the payment amount from the **payment** instruction (e.g., Field 32A on a S.W.I.F.T. message type). Step I of... and data cache purposes. This information may be used to populate reports about successful and **failed payments**. As shown in Fig. 9E I and Fig. 9E2, the Available Balance used in the...

^28/5K/28 (Item 20 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rights reserved.

00805486

**SYSTEM AND METHOD FOR INTEGRATING INCOME DEDUCTION PAYMENT TECHNIQUES WITH INTERNET E-COMMERCE AND ANCILLARY SYSTEMS**  
**SYSTEME ET PROCEDE D'INTEGRATION DE TECHNIQUES DE PAIEMENT DE DEDUCTION D'IMPOTS AU COMMERCE ELECTRONIQUE SUR INTERNET ET SYSTEMES ANNEXES**

**Patent Applicant/Inventor:**

• **BILTIS Lorne C**

40510 Beltway Drive, #904, Addison, TX 75001; US; US(Residence); CA(Nationality);

**Legal Representative:**

• **CONLEY ROSE & TAYON P C(agent)**

P.O. Box 398, Austin, TX 78767; US;

	Country	Number	Kind	Date
Patent	WO	200139077	A2	20010531

Application	WO	2000US32064		20001122
Priorities	US	99447512		19991123

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 23977

**English Abstract:**

**French Abstract:**

L'invention concerne un systeme et un procede permettant d'executer des transactions par commerce electronique (commerce en ligne) en utilisant des techniques de deduction d'impots. Un utilisateur du systeme de service de deduction d'impots peut acheter un produit a un vendeur grace a une option de deduction d'impots. Le vendeur peut etre un vendeur de commerce electronique, un serveur de commerce electronique servant d'hote a un site Web pouvant etre utilise pour proceder a des achats par commerce electronique. Un serveur de deduction recoit des informations d'achat decrivant l'achat. Les informations d'achat peuvent etre recues de l'utilisateur ou du serveur de commerce electronique. Dans un mode de realisation, les informations d'achat peuvent etre recues via Internet. Le serveur de deduction peut communiquer avec un systeme de feuille de paye d'un employeur de l'utilisateur et peut demander au systeme de feuille de paye de proceder a des deductions d'impots sur les impots de l'utilisateur en reponse a la reception des informations d'achat. Le systeme de feuille de paye fournir des fonds de deduction d'impots au serveur de deduction pour remplir l'obligation d'achat. Le serveur de deduction peut transferer les fonds de deduction d'impots au systeme de commerce electronique pour le paiement du produit. Divers services peuvent etre fournis aux utilisateurs du systeme de deduction d'impots. Les services peuvent comprendre une deduction d'impots pour un service de budgetisation, une deduction d'impots pour des services de cartes de debit, une deduction d'impots pour des services de credit, une deduction d'impots pour des services de paiement de factures, et un service de panneau de commande principal.

Type	Pub. Date	Kind	Text
Publication	20010531	A2	Without international search report and to be republished upon receipt of that report.
Declaration	20011108		Late publication under Article 17.2a

Republication	20011108	A2	With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.
---------------	----------	----	--

**Claims:**

...destinations include one or more electronic commerce vendors; and wherein the funds distributed to the **electronic** conimerce vendors are **payment** for products purchased by the user from the one or more electronic conumerce vendors.

101...Employer responds to Deduction Server 417 No Employer enters a deduction setup for next es **payment** date e uc on nee 418 be recalculate 428 Employer processes next pay period with the Yes...  
 ...GUI 701 Employer enrolls in Deduction Employer uses own direct No response from Income Server **direct deposit** program **deposit** abilities Server 704 716 7264 4 4 Employer provides Deduction Employer sets up a direct Server with list of al (inverted exclamation mark) **direct deposit** entry for User using Tracking system set to deposit payees every pay authorization form **default** method period instructions 728 706 718 Funds transferred from Funds transferred to Employer provides E...FiGo 9 Bayment service 210 User subscribes to Si (inverted exclamation mark) (inverted exclamation mark) **Payment** service 602 User **sets up future bill payment** (s) 6044 1 Pedorm Deduction Server Send accumulation processing notification to User 605 612... ..65 plus Variable, user \$25.631 0% of net enters amount, pay to a **default** maximum of minimum \$100 \$350.00 Frequency Monthly Annual Monthly Monthly One time User No...

28/5K/30 (Item 22 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rights reserved.

00799890

**SYSTEM AND METHOD FOR CONDUCTING WEB-BASED FINANCIAL TRANSACTIONS IN CAPITAL MARKETS**

SYSTEME ET PROCEDE PERMETTANT D'OPERER DES TRANSACTIONS FINANCIERES VIA L'INTERNET SUR LE MARCHE FINANCIER

**Patent Applicant/Patent Assignee:**

- **INTEGRAL DEVELOPMENT CORPORATION**; 156 University Avenue, Palo Alto, CA 94301  
US; US(Residence); US(Nationality)  
(For all designated states except: US)
- **SANDHU Harpal**; 669 Waverly Place, Palo Alto, CA 94301  
US; US(Residence); US(Nationality)  
(Designated only for: US)
- **TOLAT Viral V**; 2148 Harkins Avenue, Menlo Park, CA 94025  
US; US(Residence); US(Nationality)  
(Designated only for: US)

**Patent Applicant/Inventor:**

- **SANDHU Harpal**

669 Waverly Place, Palo Alto, CA 94301; US; US(Residence); US(Nationality); (Designated only for: US)

- **TOLAT Viral V**

2148 Harkins Avenue, Menlo Park, CA 94025; US; US(Residence); US(Nationality); (Designated only for: US)

**Legal Representative:**

- **CHOU Chien-Wei (Chris)(et al)(agent)**

Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill Road, Palo Alto, CA 94304; US;

	Country	Number	Kind	Date
Patent	WO	200133462	A1	20010510
Application	WO	2000US30076		20001031
Priorities	US	99162873		19991101

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 52016

**English Abstract:**

The present invention provides a system and method that enables users, such as institutional investors and financial institutions to interactively engage in capital market transactions, including the trading (160) of Over-the-Counter financial products, via the Internet (10). The system includes a variety of servers, applications, and interfaces that enable users to interactively communicate and trade financial instruments among one another, and to manage their portfolios. Interactive communications supported by the system include: requesting, reviewing, and issuing price quotes, negotiating between users, accepting price quotes, reporting (180), portfolio management (170), analysis of financial information and market data (190), calendaring (200), and communicating between users and administrators using e-mail (140), chat (120), and message (90) boards.

**French Abstract:**

La presente invention concerne un systeme et un procede permettant a des utilisateurs, tels qu'investisseurs institutionnels et institutions financieres, de participer activement a des transactions sur le marche financier, et plus particulierement a l'echange de produits financiers hors cote, par l'intermediaire d'Internet (notamment sur le Web). Ce systeme comprend une pluralite de serveurs, d'applications et d'interfaces permettant a ces utilisateurs de communiquer et de s'echanger des instruments financiers de maniere interactive et de gerer leurs portefeuilles. Les communications interactives prises en charge par ce systeme comprennent la demande de cotations de cours, le suivi et l'etude de demandes de cours, l'emission de cotations de cours, la negociation entre utilisateurs, l'acceptation de cotations de cours, l'etablissement de rapports, la gestion de portefeuille, l'analyse d'informations financieres et de donnees de marche, la gestion d'agenda et les communications entre utilisateurs et/ou administrateurs de systeme, notamment au moyen du courrier electronique, du bavardage-clavier et du systeme BBS. La presente invention prend egalement en charge des communications avec le cote serveur de maniere automatisee par l'intermediaire d'un processeur automatise. Ces communications automatisees permettent une connectivite avec des systemes dorsaux internes de l'utilisateur, d'ou l'execution d'un traitement continu automatise tel que la tarification d'une transaction, la planification et la journalisation des paiements, l'echange de produits derives, la confirmation d'un echange et le reglement d'un echange. Ces communications sont facilitees a l'aide d'une nouvelle syntaxe a base XML (FinXML ) et d'un langage de traitement a base XSL (FinScript ). Cette syntaxe FinXML permet d'obtenir un langage d'echange de donnees standard destine aux transactions sur le marche financier, et prend en charge un ensemble important d'elements et d'attributs representant un large eventail de transactions financieres, de donnees de reference et de donnees de marche. La description classique de la syntaxe FinXML est applicable a tous les aspects du traitement continu, y compris la realisation d'operations, la confirmation, le reglement, le paiement, la gestion de risques et la comptabilite.

Type	Pub. Date	Kind	Text
Publication	20010510	A1	With international search report.
Publication	20010510	A1	Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.
Examination	20011011		Request for preliminary examination prior to end of 19th month from priority date
Claim Mod	20011115		Later publication of amended claims under Article 19 received:
Republication	20011115	A1	With international search report.
Republication	20011115	A1	With amended claims.

#### Claims:

...My Profile" interface shown in FIG. 81. Using pull-down menus, the Member can indicate **default** reporting currency, industry, and time zone. Clicking "Save" button 7090 will cause the system to...  
 ...My Profile" menu illustrated by FIG. 95). Using pull-down menus, the Provider can indicate **default** reporting currency, industry, and time zone. Clicking "Save" button 8340 will cause the system to...count method to be used for calculating interest. Payment Frequency 3310: the frequency of interest **payment**. Roll/Date 3320: the specific convention and day for each **period** to be used for **determination** of payment of interest when such event occurs on a non-business day. Holidays 3330... ..count method to be used for calculating interest. \* Payment Frequency 3440: the frequency of Cap **payment**. \* Roll/Date 3450: the specific convention and day for each **period** to be used for **determination** of payment of interest when such event occurs on a non-business day. o Rate...First Fixing Rate 3620: the interest rate to be used for the first Floorlet rate **calculation period**. Premium

3720: amount to be paid for the Floor. **Payment Date** 3730: the **date** on which the premium payment will be made.

185 Day Count 3630: the day-count method to be used for calculating interest. Payment Frequency 3640: the frequency of interest/principal **payment**. Roll/**Date** 3650: the specific convention and day for each **period** to be used for **determination** of payment of interest when such event occurs on a non-business day. Rate Reset... ..requested in the 186 displayed fields and @king the "Add" button) or delete (by clickii @e "Remove" button) **payments** associated with the transaction. Clicking the "Rate Resets" button (in FIG. 63) will cause the...

^ 28/5K/31 (Item 23 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rights reserved.

00769406

# **INTEGRATED BUSINESS-TO-BUSINESS WEB COMMERCE AND BUSINESS AUTOMATION SYSTEM**

SYSTEME INTEGRE D'AUTOMATISATION DES ECHANGES COMMERCIAUX ENTRE ENTREPRISES PAR L'INTERNET

## **Patent Applicant/Inventor:**

### • **WONG Charles**

14250 Miranda Road, Los Altos Hills, CA 94022; US; US(Residence); US(Nationality);

## **Legal Representative:**

### • **COVERSTONE Thomas E(agent)**

Burns, Doane, Swecker & Mathis, LLP, P.O. Box 1404, Alexandria, VA 22313-1404; US;

	Country	Number	Kind	Date
Patent	WO	200102927	A2-A3	20010111
Application	WO	2000US16739		20000616
Priorities	US	99334688		19990617

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;



**Main International Patent Classes (Version 7):**

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 51133

**English Abstract:**

The present invention, generally speaking, provides within a self-sufficient single application a general business solution (figure 2B) for end-to-end, continuous-flow, business-to-business electronic commerce, enabling the virtual enterprise in which the entire business can be run via a web browser (figure 3). The self-sufficient single application (figure 2B) provides flexibility, affordability and business scalability. Flexibility is achieved using a unitary "solid-state" web enabled database (figure 3) having a "lowest-common-denominator" item record, or central item table, that serves as the fundamental building block of the system. (The level of granularity of the item record is that used in common commercial exchange--e.g., boxes, pounds, gross, hours, etc.--depending on the nature of the item. The measure may be physically measure or a measure of time, or any other appropriate measure. That is, if a good or service can be measured, then the present system may be used to deal in that good or service.) Each item record (figure 3) contains business domain-specific fields pertaining to some and preferably all of the following business domains: products (figure 3), payments (figure 3), performance (figure 3) and personnel (figure 3).

Type	Pub. Date	Kind	Text
Publication	20010111	A2	Without international search report and to be republished upon receipt of that report.
Examination	20011101		Request for preliminary examination prior to end of 19th month from priority date
Search Rpt	20020510		Late publication of international search report
Republication	20020510	A3	With international search report.

**Claims:**

...Even though payment is scheduled to a payment register, the user retains discretion whether or **not** to **pay**. If payment is **not** made, the **payment** is added to the next payment register. The computer does not automatically spit out a check without the exercise of any intelligence, as in some systems that provide for **automatic payment**. The intelligence of the present system also prevent inadvertent double **payment**, e.g., **automatic payment** and duplicate manual payment. Each scheduled payment corresponds to an item that, when the payment... ..as demand information for purposes of inventory and for purposes of making fixed **payments** (i.e., where the demand arises out of contract or obligations). Normally, a Quote is converted to... ..performed based on the MWSs. Non-purchasing functions are also performed based on the MWSs, e.g., tax **payment**, preparation of financial statements, etc. Following purchasing, when a vendor invoices are received, they are...hit and miss. The mechanism of a common demand document makes ondemand budget control and **automatic invoice payment** simple and easy to implement. In particular, budgets become tied into the more rigid discipline...the system to receive the specified items. A PO can be set for automatic confirmation, **automatic** validation, **automatic invoicing**, and/or **automatic payment**. **Automatic** confirmation means that no actual PO will be sent. Automatic confirmation would apply, for

example... means that no work is outstanding, as in the case of rent, for example. **Automatic invoicing** creates an internal invoice immediately. The invoice then goes through the same payment steps as... review, pre-approval, approval, and scheduling to a vendor payment register. In the case of **automatic payment**, review, pre-approval, and approval are set as having been completed. The **payment** is automatically **scheduled** to a **payment register** some number of "buffer payment days" in advance of the **payment date** (e.g., 5). The number of buffer payment days may be set by partner. In an... action by NUD will be the first buffer payment day. Hence, in the case of **automatic payment**, **payment** is scheduled and **automatic**, thereby avoiding the possibility of missing a crucial payment and incurring a penalty, as with...

## ~~Non- Patent Literature Abstracts

[File 2] **INSPEC** 1898-2008/Mar W2

(c) 2008 Institution of Electrical Engineers. All rights reserved.

[File 35] **Dissertation Abs Online** 1861-2008/Nov

(c) 2008 ProQuest Info&Learning. All rights reserved.

[File 65] **Inside Conferences** 1993-2008/Apr 08

(c) 2008 BLDSC all rts. reserv. All rights reserved.

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2008/Mar

(c) 2008 The HW Wilson Co. All rights reserved.

[File 474] **New York Times Abs** 1969-2008/Apr 08

(c) 2008 The New York Times. All rights reserved.

[File 256] **TecInfoSource** 82-2008/Aug

(c) 2008 Info.Sources Inc. All rights reserved.

[File 475] **Wall Street Journal Abs** 1973-2008/Apr 07

(c) 2008 The New York Times. All rights reserved.

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13

(c) 2002 The Gale Group. All rights reserved.

*\*File 583: This file is no longer updating as of 12-13-2002.*

; d s

Set	Items	Description
S1	37399	S (E OR ELECTRONIC?? OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE OR ON()LINE OR INTERNET OR WEB OR CYBER OR VIRTUAL? OR DIGITAL? OR INTERNET OR NETWORK? ?) (3N) (PRESENTMENT OR BILL OR BILLING OR PAYMENT? ? OR PAYING OR REMIT? ? OR REMITT???? OR SETTLE??? OR SETTLEMENT? ? OR BILLPAY OR INVOIC??? OR BANKING OR DEBIT??? OR DEPOSIT??? OR CHECKING) OR EBPP OR EBP
S2	308	S (SCHEDUL??? OR PLAN???? OR ARRANG??? OR LINEUP OR (SET? OR LINE?)()UP OR BOOK??? OR ORGANIZ??? OR PROGRAM??? OR REGISTER???) (3N) (PAYMENT? ? OR RENUMERAT??? OR DISBURS???? OR REMIT? ? OR REMITT? OR REMUNERATION? ? OR TRANSFER? ? OR TRANSFERR???)
S3	530	S (POST??? OR DEPOSIT??? OR SETTLE??? OR DUE OR PAYMENT OR ISSU??? OR HOLD OR CLEARING) (3N) (DATE? ? OR TIME? ? OR HISTORICAL OR HISTORY OR FUTURE OR PERIOD? ? OR COMPLETION)
S4	196	S (CALCULAT??? OR FIGUR??? OR COMPUTE OR COMPUTES OR COMPUTING OR DETERMIN? OR ESTIMAT??? OR PREDICT???) (5N) (HOW() (MUCH OR LONG) OR TIME? ? OR PERIOD? ? OR TIMESPAN? ? OR OPTIMAL OR CLOSEST)

```

S5          545    S NONPAY? OR DELINQUEN?? OR OVERDUE OR OVER()DUE
OR (AVOID??? OR FAIL??? OR "NOT" OR NON OR LATE OR TARDY OR
OVERDUE OR OVER()DUE OR SERVICE)(2W)(PAY??? OR PAYMENT? ? OR
PAID OR REMIT? OR FEE OR FEES OR CHARGE? ?) OR DEFAULT? OR
NONREMIT?
S6          393    S AU=(LAWSON, M? OR LAWSON M OR LAWSON (1N) (M
OR MARY))
S7          1373   S AU=(WARD, C? OR WARD C? OR WARD (1N) (C OR
CHERYL))
S8          46     S AU=(DREYER, H? OR DREYER H? OR DREYER (1N) (H
OR HANS))
S9          308    S S1 AND S2
S10         6      S S9 AND S3
S11         6      RD (unique items)
S12         4      S S11 NOT PY>2003
S13         530    S S1 AND S3
S14         17     S S13 AND S4
S15         17     RD (unique items)
S16         16     S S15 NOT S12
S17         15     S S16 NOT PY>2003
S18         1811   S S6:S8
S19         2      S S18 AND S1

```

12/5/1 (Item 1 from file: 35) [Links](#)

Dissertation Abs Online

(c) 2008 ProQuest Info&Learning. All rights reserved.

01524192 ORDER NO: AAD97-01876

## **SCHEDULING PAYMENTS IN PROJECTS: AN OPTIMIZATION FRAMEWORK**

**Author:** DAYANAND, NALINI

**Degree:** PH.D.

**Year:** 1996

**Corporate Source/Institution:** CARNEGIE-MELLON UNIVERSITY ( 0041 )

**Source:** Volume 5708B of Dissertations Abstracts International.

PAGE 5306 . 186 PAGES

**Descriptors:** OPERATIONS RESEARCH ; BUSINESS ADMINISTRATION, GENERAL

**Descriptor Codes:** 0796; 0310

In many project environments, contractors customarily receive payments when parts of the project are completed. However, payments to the contractor are expenses for the client, and the two parties involved in the contractual relationship have conflicting financial objectives.

This dissertation examines the **payment scheduling** problem from multiple perspectives. The objectives of this thesis are as follows: (1) Develop models of the **payment scheduling** problem that consider some commonly observed practices with regard to the management of cash flows in projects; (2) Identify significant features of **payment schedules** that meet the contractor's objective (maximizing profit), and the client's objective (minimizing costs); (3) Design heuristic procedures that can provide **payment schedules** of good quality with reduced computational effort; (4) Investigate the impact of project characteristics (such as network structure, activity durations, the profile of expenses and profit margin) and **payment schedule** parameters (such as the number of payments, frequency of payment, the criterion by which the amount of each payment is determined) on the contractor's and client's optimal and heuristic **payment schedules**; (5) Incorporate bargaining and negotiation factors to develop models of the **payment scheduling** problem which result in **payment schedules** that are mutually agreeable to both the contractor and the client; (6) Examine the sensitivity of joint models and solutions to factors such as relative bargaining power and variations in cost of capital, in addition to other project and **payment** parameters such as **network** characteristics, number or **payments** and profit margin.

Based on features of optimal schedules observed by solving the **payment scheduling** problem on **networks** of small size, I design several simple common-sense heuristics based primarily on the number of payments and project duration for the contractor's **payment scheduling** problem. The test results suggest that, on the average, it is best for the contractor to **schedule payments** each time expenses exceed a certain percentage (determined by the number of payments) of the total expenses on the project.

Chapter 5 considers the **payment scheduling** problem from the client's point of view. This study of optimal schedules is a two part analysis. The first part examines features that follow from theoretical properties of the models. The second part reports the characteristics of **payment schedules** as observed from optimal solutions to 10 sample projects. The client obtains the greatest benefit from **payment schedules** that have no restriction on the **time of payment**. Although making payments at regular time intervals is a popular practice, such schedules increase the client's expenses, and may also delay the project beyond early completion time. The analysis suggest that there is great variation in NPV between the contractor's and client's preferred schedules. This suggests that a joint perspective that satisfies the requirements of both parties, is a practical approach to the management

of cash flows in projects. (Abstract shortened by UML.)

12/5/2 (Item 1 from file: 583) [Links](#)  
Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rights reserved.  
09727483

**Instant ATM transfers to end 'cheques in the post'**

UK: Link **plans** real-**time payment** service  
Computer Weekly ( CRW ) 14 Mar 2002 p.3  
**Language:** ENGLISH

By 2004 the Link cash machine network operator plans to overcome the three-day wait for cheque clearance by implementing a real-**time payment** service through **automated** teller machines (ATMs) between banks accounts. Link also plans to run this service over the Internet potentially handling billions of pounds in payments. Banks and the Link will have to work together to ensure they recognise when payments have been transferred through a non-repudiation water-tight system.

**Company:** LINK

**Product:** Electronic Point of Sale Systems (3573EP); **Electronic Banking Svcs** (6005);  
**Event:** General Management Services (26);  
**Country:** United Kingdom (4UK);

12/5/3 (Item 2 from file: 583) [Links](#)  
Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rights reserved.  
09045325

**Internet shy banks cut SAR off from online trading boom**

HONG KONG: ON-LINE TRADING UNDEVELOPED  
South China Morning Post ( XKT ) 17 Jan 1999 p.m1  
**Language:** ENGLISH

Hong Kong's on-line trading is underdeveloped as local banks are reluctant to invest in processing payment system. A survey showed such system are unlikely available until 2001. The banks want to wait until the government **set up** its **on-line payment** system for government services in 2000. Apart from this, local banks who refuse to accept orders from outside Hong Kong as additional credit risk also blocks the development of online trading. Even do so, it usually take long **time** to **settle payment** and the commission rates are higher at between 4%-10%, compared with normal 2.5%. Most banks are willing to process payment which come from Hong Kong's credit cardholders. Netvigator, an ISP gains about HK\$ 2mn to \$3 mn a month from online trading. \*

**Company:** NETVIGATOR  
**Event:** Market & Industry News (60);  
**Country:** Hong Kong (9HON);

12/5/4 (Item 3 from file: 583) [Links](#)  
Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rights reserved.  
05936141

**Visa picks Malaysia for new system's pilot programme**

**MALAYSIA: VISA TO LAUNCH PROGRAMME HERE FIRST**

The Star ( XAT ) 4 Feb 1994 p.20

**Language:** ENGLISH

Malaysia is the first country outside the United States to see the implementation of Visa International's 10-month pilot **program** for its latest **Payment Service 2000 (PS2000)** system. The system reduces **clearing time** of sales slips between banks and merchants from 45 to 3 days. It also checks fraud and counterfeit more rapidly.

**Company:** VISA INTL

**Product:** Commercial Banks (6020); Consumer Finance Institutions (6140); Nonbank Credit Card Firms (6141); Cash Dispensers/ATM Systems (3573CD); **Electronic Banking Svcs** (6005);

**Event:** Manufacturing Processes (32); Planning & Information (22);

**Country:** Malaysia (9MAO);

17/5/1 (Item 1 from file: 2) [Links](#)

INSPEC

(c) 2008 Institution of Electrical Engineers. All rights reserved.

08516570 **INSPEC Abstract Number:** B2003-03-1220-008, C2003-03-7410D-047

**Title:** Operational amplifier power optimization for a given total (slewing plus linear) settling time

**Author** Silveira, F.; Flandre, D.

**Author Affiliation:** Instituto de Ingenieria Electrica, Univ. de la Republica, Montevideo, Uruguay

**Conference Title:** Proceedings 15th Symposium on Integrated Circuits and Systems Design p. 247-53

**Editor(s):** Reis, R.; Calazans, N.

**Publisher:** IEEE Comput. Soc , Los Alamitos, CA, USA

**Publication Date:** 2002 **Country of Publication:** USA xiv+390 pp.

**ISBN:** 0 7695 1807 9 **Material Identity Number:** XX-2002-02901

**U.S. Copyright Clearance Center Code:** 0-7695-1807-9/02/\$17.00

**Conference Title:** Proceedings 15th Symposium on Integrated Circuits and Systems Design

**Conference Sponsor:** SBC - Brazilian Comput. Soc.; SBMicro - Brazilian Microelectron. Soc.; IFIP WG10.5; ACM Sigda

**Conference Date:** 9-14 Sept. 2002 **Conference Location:** Porto Alegre, Brazil

**Language:** English **Document Type:** Conference Paper (PA)

**Treatment:** Practical (P); Theoretical (T)

**Abstract:** A design procedure that **determines** the combination of linear **settling time** (i.e. gain bandwidth) and slew rate that minimizes an amplifier total power consumption, while complying with a given total **settling time** specification, is presented. The method is presented for a Miller OTA, but can be generalized to other architectures. The proposed approach also provides the

optimum combination of the  $g_m/I_D$  ratios of the input and output transistors and the transistor design corresponding to this optimum of power consumption. It is shown that the application of fixed "rules of thumb" criteria for the assignment of the allowable linear **settling** and slewing **periods** leads to highly increased consumption. The method is based on a simple, design oriented model of the settling behavior that is also described in this paper. This model is checked against experimental results and the design procedure results are verified with SPICE simulations. ( 18 Refs)

**Subfile:** B C

**Descriptors:** circuit CAD; circuit optimisation; circuit simulation; operational amplifiers; SPICE

**Identifiers:** operational amplifier power optimization; total slewing/linear **settling time**; design procedure; linear **settling time**; gain bandwidth; slew rate; amplifier power consumption; total **settling time** specification; Miller OTA; optimum transconductance/drain current ratios; input transistors; output transistors; transistor design; optimum power consumption; allowable linear **settling periods**; allowable slewing periods; design oriented model; settling behavior; SPICE simulations; design verification

**Class Codes:** B1220 (Amplifiers); B1130B (Computer-aided circuit analysis and design); B1205 (Analogue circuit design, modelling and testing); C7410D (Electronic engineering computing)

Copyright 2003, IEE

17/5/11 (Item 4 from file: 35) [Links](#)

Dissertation Abs Online

(c) 2008 ProQuest Info&Learning. All rights reserved.

805395 ORDER NO: AAD83-06363

## **THE MONETARY CONTROL ACT OF 1980 AND THE BURDEN OF FEDERAL RESERVE MEMBERSHIP**

**Author:** WU, TAN HUA

**Degree:** PH.D.

**Year:** 1982

**Corporate Source/Institution:** UNIVERSITY OF HOUSTON ( 0087 )

**Source:** Volume 4311A of Dissertations Abstracts International.

PAGE 3666 . 149 PAGES

**Descriptors:** ECONOMICS, FINANCE

**Descriptor Codes:** 0508

The dissertation was designed to measure the relative burden of the Federal Reserve System reserve requirements on member banks, and to estimate the impact of the Monetary Control Act of 1980 (the "Act") on commercial banks.

The statistical results indicated that Federal Reserve reserve requirements prior to the Act imposed extra costs on member banks by forcing them to hold larger amounts of non-earning assets than they would have held in the absence of such requirements. While the Federal Reserve requirements on member banks were binding, the state reserve requirements on non-member banks were not. The holding of cash assets by banks was measured to determine the extra cost induced by Federal Reserve membership. Member banks on average held extra cash assets of 4.47 percent of their total deposits. Federal Reserve reserve requirements also introduced differential costs on member banks of different sizes.

The immediate impact of the Act was estimated given its new reserve requirements and fee charges for Fed services, previously available free to members. With respect to reserve requirements,



both marginal and effective ratios set forth by the Act against all sizes of demand deposits are lower than before. Both the reserve ratio and the reserve base for **time deposits** were reduced. It was **estimated** that upon full implementation of the Act, member banks with demand deposits less than \$100 million will have approximately two percent of their total deposits freed from their required reserves. The estimated cost of using Fed services is lower than generally expected for most banks, but the impact of the pricing on correspondent bank earnings is potentially large. The cost of using Fed services by correspondent banks on average exceeds the benefits derived from the reduction of reserve requirements pursuant to the Act.

The Act fosters deregulation and increased competition in the banking industry. In the long run, the Act will accelerate the arrival of national and **electronic banking** and will pressure both the dual and the correspondent banking systems toward efficiency.

17/5/14 (Item 1 from file: 256) [Links](#)

TecInfoSource

(c) 2008 Info.Sources Inc. All rights reserved.

02598399      **Document Type:** Company

**Meridian Technology Group (598399)**

825 Grove Rd #11

Midlothian , VA 23114 United States

**Telephone:** (804) 378-2646

**Toll Free Telephone Number:** (866) 881-0621

**FAX:** (888) 881-0523

**Homepage:** <http://www.exploremeridian.com>

**EMAIL:** [info@exploremeridian.com](mailto:info@exploremeridian.com)

**File Segment:** Directory

**Contact:** Sales Department

**Organization Type:** Corporation

**Equity Type:** Private

**Status:** Active

Meridian Technology Group Incorporated, founded in 1999 and based in Midlothian, Virginia, provides clients with online marketing, web design, and hosting services. Internet sites developed by the firm are navigated easily and can be accessed by a variety of browsers. Meridian Technology Group websites also include security, shopping cart, real-**time payment** processing, shipping **calculation**, e-mail, and web-based administration features. Metatags are optimized. The firm provides clients with search engine submission and domain registration services. Meridian Technology Group hosts Microsoft (R) Windows (R) and UNIX websites. The company's H-Sphere control panel allows users to manage e-mail, SSL certificate, and other hosting account settings. Meridian Technology Group's TrafficTek provides clients with campaign targeting, telephone call tracking, bid management, conversion tracking and reporting, and other pay-per-click marketing features.

**Sales:** NA

**Date Founded:** 1999

**Descriptors:** Consulting for Design & Programming; Internet Marketing; Website Design

**Revision Date:** 20061128

^19/5/1 (Item 1 from file: 2) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)  
INSPEC

(c) 2008 Institution of Electrical Engineers. All rights reserved.  
07356882 **INSPEC Abstract Number:** C1999-10-7120-091

**Title:** Electronic payment systems

**Author** Putland, P.A.; **Ward, C.**; Jackson, A.; Trollope, C.

**Journal:** BT Technology Journal vol.17, no.3 p. 67-71

**Publisher:** BT Lab ,

**Publication Date:** July 1999 **Country of Publication:** UK

**CODEN:** BTJUEH **ISSN:** 1358-3948

**SICI:** 1358-3948(199907)17:3L:67:EPS;1-7

**Material Identity Number:** O923-1999-003

**Language:** English **Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** There has been slow but steady progress in the technology behind **electronic payment** systems in the last two years, since most effort has concentrated on integration between the various components needed in the complete purchasing process to produce end-to-end solutions rather than in the actual payment systems themselves. This paper will give a brief review of the technological progress, mentioning the issues that have been addressed during the last two years, and provide a brief overview of the types of payment schemes currently being used in the market-place. ( 7 Refs)

**Subfile:** C

**Descriptors:** electronic commerce

**Identifiers:** **electronic payment** systems; purchasing process; component integration; end-to-end solutions

**Class Codes:** C7120 (Financial computing)

Copyright 1999, IEE

19/5/2 (Item 2 from file: 2) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)  
INSPEC

(c) 2008 Institution of Electrical Engineers. All rights reserved.  
04151422 **INSPEC Abstract Number:** B88041951, C88034171

**Title:** Bringing automation to keyboard testing

**Author** Lawson, M.

**Author Affiliation:** Kuhnke Ltd., High Wycombe, UK

**Journal:** Electronics Manufacture & Test vol.7, no.2 p. 35-6

**Publication Date:** Feb. 1988 **Country of Publication:** UK

**CODEN:** ELMTD5 **ISSN:** 0265-301X

**Language:** English **Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** The humble keyboard is a part of equipment ranging from calculators to workstations, telephones to test systems, yet there are few reports of progress in this unusual and difficult area of test engineering. Recently there have been a number of significant developments in keyboard testing, including the development of image processing systems, which allow legend and LED **checking** to be **automated**, as well as performance testing. ( 0 Refs)

**Subfile:** B C

**Descriptors:** automatic testing; computerised picture processing; keyboards

**Identifiers:** legend checking; keyboard testing; test engineering; image processing systems; LED checking; performance testing

**Class Codes:** B7210B (Automatic test and measurement systems); C3380B (Electronic instruments); C5260B (Computer vision and picture processing)

EBSCOhost

Search History

# Query Limiters/Expanders Last Run Via Results

S2 ( E OR ELECTRONIC? OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE OR  
INTERNET OR WEB OR CYBER OR VIRTUAL? OR DIGITAL? OR INTERNET OR

NETWORK? )

and ( RESENTMENT OR BILL OR BILLING OR PAYMENT? OR PAYING OR REMIT? OR  
REMITT? OR SETTL? OR SETTLEMENT? OR BILLPAY OR INVOIC? OR BANKING OR  
DEBIT? OR DEPOSIT? OR CHECKING ) and ( schedul? or plan? or arrang? or  
lineup or set up or book? or organiz? or program? or register? ) and (

payment? or renumerat? or disburs? or remit? or remitt? or  
remuneration?

or tranfer? or transferr? ) Interface - EBSCOhost

Search Screen - Advanced Search

Database - Internet and Personal Computing Abstracts 136

S1 ( E OR ELECTRONIC? OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE OR  
INTERNET OR WEB OR CYBER OR VIRTUAL? OR DIGITAL? OR INTERNET OR

NETWORK? )

and ( RESENTMENT OR BILL OR BILLING OR PAYMENT? OR PAYING OR REMIT? OR  
REMITT? OR SETTL? OR SETTLEMENT? OR BILLPAY OR INVOIC? OR BANKING OR  
DEBIT? OR DEPOSIT? OR CHECKING ) Interface - EBSCOhost

Search Screen - Advanced Search

Database - Internet and Personal Computing Abstracts 13448

Record: 3Title:Finance firms fret over check clearing -- Fear back-end systems won't be ready in time to comply with Treasury changes.  
Authors:Mearian, Lucas  
Source:Computerworld; 12/10/2001, Vol. 35 Issue 50, p10 -10, 3/4p  
Document Type:Article  
Subject Terms:BANKS & banking  
CLEARINGHOUSES (Banking)  
UNITED States. -- Dept. of the Treasury  
ELECTRONIC banking  
FEDERAL government  
ONLINE data processing  
GOVERNMENT regulation  
Geographic Terms:UNITED States  
NAICS/Industry Codes52211 Commercial Banking  
Abstract:Reports that the United States Department of the Treasury's edict to convert all paper checks it receives into automated clearinghouse (ACH) electronic debit entries by early 2002 is causing a furor in the banking industry. Says that some banks are worried that their back-end information technology (IT) systems will not be ready in time and that deviating from current rules will create opportunities for fraud on a massive scale.  
Mentions that the banking industry had not been planning to make the change to ACH until 2003. Cites the concern that an earlier shift jeopardizes banks' ability to link their ACH systems with paper check systems for tasks like stopping payments and reconciling accounts. Includes a sidebar.  
Full Text Word Count:929  
ISSN:0010-4841  
Accession Number:5740175  
Database: Internet and Personal Computing Abstracts  
Full Text Database: Academic Search Premier

Record: 4Title:Insurer Automates Debits.  
Authors:Lewis, David  
Source:InternetWeek; 12/10/2001 Issue 888, p58 -58, 2/3p, 1 chart  
Document Type:Article  
Subject Terms:AUTOMATION  
ACCOUNTING  
ELECTRONIC commerce  
INSURANCE  
ONLINE data processing  
ONLINE information services  
Geographic Terms:UNITED States  
Author-Supplied Keywords:Fireman's Fund Insurance  
Company/Entity:FIREMAN'S Fund Insurance Co.  
NAICS/Industry Codes5412 Accounting, Tax Preparation, Bookkeeping, and Payroll Services  
Abstract:Reports that Fireman's Fund Insurance Co. had reached its goal to move ten percent of its commercial insurance customers to online debiting of premium payments within 14 months, which is less than its original target of 21 months. Says that the online debiting application, a prototype of Bottomline Technologies' Web Series, is up for two expansions in the first

half of 2002. Indicates that the Fireman's Fund collections department is considering using it to set up automatic debit plans for delinquent customers.

Explains that Fireman's officials moved to an automated debiting system to keep up with the competition and because customers had been asking for it.

Adds that WebSeries has also reduced administrative costs and eliminated paper

invoicing. Includes a chart.

Full Text Word Count:579

ISSN:1096-9969

Accession Number:5666539

Database: Internet and Personal Computing Abstracts

Record: 8Title:IRS To Take Online Payments.

Authors:Brown, Doug

Source:Interactive Week; 9/10/2001, Vol. 8 Issue 35, p14 -14, 1/3p

Document Type:Article

Subject Terms:ELECTRONIC data interchange

UNITED States. -- Internal Revenue Service

ELECTRONIC commerce

FEDERAL government

ONLINE data processing

ONLINE information services

SET (Computer network protocol)

TAXATION

WEB sites

Geographic Terms:UNITED States

Abstract:Discusses the Electronic Federal Tax Payment SystemOnLine, a free service offered by the United States Internal Revenue Service (IRS) on its Web site. Reports that the service lets businesses and consumers file returns and pay their taxes online, and gives taxpayers direct access to their accounts 24 hours a day seven days a week. Says that taxpayers can set up automatic payments of their estimated quarterly taxes. Explains that the IRS program marks the next stage in the advancement of e-government, according to the cyberspace civil liberties advocate group Center for Democracy and Technology in Washington, DC. Mentions that after enrollment, taxpayers receive a confirmation kit by mail with instructions for obtaining a password.

Full Text Word Count:459

ISSN:1078-7259

Accession Number:5162497

Database: Internet and Personal Computing Abstracts

Full Text Database: Academic Search Premier

Record: 10Title:Marketplace Creates Its Own Solution For Online Payments.

Authors:Rosen, Cheryl

Source:InformationWeek; 08/14/2000 Issue 799, p28, 1/4p

Document Type:Article

Subject Terms:BANKS & banking -- Automation

Company/Entity:EQUALFOOTING.COM Inc.

Abstract:Deals with the decision of EqualFooting.com to built its own electronic links to banks. Potential problems facing EqualFooting.com; Plans on its financial network; Focus of its system.

Full Text Word Count:205

ISSN:8750-6874

Accession Number:3449119

Database: Internet and Personal Computing Abstracts

Record: 15Title:Banks seek to merge Net, conventional payment plans.  
Authors:Dalton, Gregory  
Davis, Beth  
Source:InformationWeek; 09/14/98 Issue 700, p32, 1/2p  
Document Type:Article  
Subject Terms:BANKS & banking  
CERTIFICATES of deposit  
COMPUTER network resources  
Geographic Terms:UNITED States  
Company/Entity:FIRST Union Corp. DUNS Number: 048463400 Ticker: FTU  
NAICS/Industry Codes522110 Commercial Banking  
Abstract:States that several banks in the United States are taking steps to merge conventional payment systems with the Internet. Information on the integration strategy of First Union for its WebAchieve service; Remarks from  
Krupp USA Inc. regarding First Unions' Web version of its payroll and tax payments system; Information on digital certificates.  
Full Text Word Count:340  
ISSN:8750-6874  
Accession Number:1090658  
Database: Internet and Personal Computing Abstracts

Record: 17Title:Cheap Web billing catching on. (cover story)  
Authors:Machlis, Sharon  
Source:Computerworld; 8/17/98, Vol. 32 Issue 33, p1 , 2p, 1 chart  
Document Type:Article  
Subject Terms:DATA processing  
INVOICES  
ONLINE data processing  
INTERNET  
COMPUTER technical support  
ELECTRONIC commerce  
Geographic Terms:UNITED States  
Author-Supplied Keywords:Electronic Data Systems  
Microsoft  
Company/Entity:ELECTRONIC Data Systems Corp. Ticker: EDS  
AT&T Corp.  
NAICS/Industry Codes51421 Data Processing Services  
People:SPIELER, Geri  
Abstract:Announces plans by Electronic Data Systems Corp. to provide Web-based  
billing for its corporate customers. Points out that this announcement is a part of a widespread move toward Internet-based billing. Explains that it will  
cut the expense of sending and processing of bills and payments by mail. Predicts that by the end of 2000, 12 percent of bills such as those from phone  
and utility companies will be electronically transmitted. Mentions that several billing and payment methods are in development, including those from  
AT&T and Microsoft Corp. Suggests that in order to be successful it will be necessary for the billing data to integrate smoothly with a customer's existing accounting system. Includes one sidebar.  
ISSN:0010-4841  
Accession Number:992145  
Database: Internet and Personal Computing Abstracts

Record: 18Title:Good-bye, ATM. Hello, Web banking.  
Authors:Legge, Randy  
Filler, Charles  
Source:PC World; Sep97, Vol. 15 Issue 9, p72 -72, 1/2p, 3c  
Document Type:Article  
Subject Terms:BANKS & banking -- Automation  
BANKS & banking  
ELECTRONIC commerce  
FINANCE  
STOCK exchanges  
WEB sites  
Geographic Terms:UNITED States  
Author-Supplied Keywords:Quicken.com  
SchwabNow  
Charles Schwab  
Quicken  
Wells Fargo  
Company/Entity:WELLS Fargo Bank  
NAICS/Industry Codes52211 Commercial Banking  
Abstract:Describes three Web banking services. Wells Fargo offers personal finance and international banking designed for small business. Users can update, transfer, and withdraw funds using forms designed to work with Microsoft Money 97 and Quicken. It provides domestic-level (128-bit) encryption. SchwabNow offers investment research tools and tracks more than 13,000 securities and 1,500 mutual funds and offers independent analysis from sources such as Business Week. Users can open an account and make trades, and there is a 20 percent discount on commission fees for online traders. Quicken.com provides access to linked research areas - some are for a fee. Users can obtain quotes from the service and create a portfolio or trade stocks or mutual funds through Charles Schwab, ETrade, American Express, or Waterhouse. Quicken can be used to track checks, make transfers, and schedule bill payments. Includes one screen display.  
Full Text Word Count:337  
ISSN:0737-8939  
Accession Number:9708202655  
Database: Internet and Personal Computing Abstracts  
Full Text Database: Academic Search Premier

^Record: 20Title:Online banking -- Online banking has arrived: the price is right, the kinks are worked out and your bank is waiting, ready, willing and able!..  
Authors:Jones, Jason Bruce  
Source:PC Laptop Computers Magazine; December 1, 1996, Vol. 8 Issue 12, p32-34, 3p  
Document Type:Article  
Subject Terms:ELECTRONIC banking  
FINANCE  
WINDOWS (Computer programs)  
HOME offices  
Geographic Terms:UNITED States  
Author-Supplied Keywords:Quicken 6  
Intuit Software



Microsoft

Reviews & Products:MICROSOFT Money (Computer software)

Abstract:Discusses online banking with personal finance software such as Quicken (\$30) from Intuit Software and Microsoft Money (\$0). Says online banking allows you to access your money, pay bills electronically, and ~~schedule payments~~. Describes how to reconcile your bank statement by downloading your statement directly into your electronic checkbook and discusses online banking security. Says Quicken is easier to use and has better reporting capabilities than Microsoft Money. Includes a sidebar reviewing Quicken's latest version, Quicken 6 from Intuit Software.

Applauds

Quicken's new interface and well-integrated online banking functions. Also provides suggestions for Quicken Version 7. Concludes that Quicken is well worth the additional cost. Contains two screen displays and two photos.

Accession Number:IPCA0486664

Database: Internet and Personal Computing Abstracts

Record: 22Title:Wells Fargo banks on Internet use.

Authors:Rodriguez, Karen

Source:InfoWorld; 12/26/94 - 1/2/95, Vol. 16 Issue 52/1, p48, 1/3p, 1 diagram

Document Type:Article

Subject Terms:ELECTRONIC funds transfers

Company/Entity:WELLS Fargo Bank (Company)

CYBERCASH Inc. DUNS Number: 878238716 Ticker: CYCH

NAICS/Industry Codes522320 Financial Transactions Processing, Reserve, and Clearinghouse Activities

Abstract:Reports on San Francisco, Calif.-based Wells Fargo Bank's plans to begin using a secure payment service offered by CyberCash Inc. to integrate its existing electronic payments systems with the Internet. World Wide Web server software; CyberCash security code; Charges for credit card transactions; Contact information.

ISSN:0199-6649

Accession Number:9501255447

Database: Internet and Personal Computing Abstracts

^Record: 23Title:Get Rich Quick! -- You can make your financial dreams come true with the help of the right software. (cover story)

Authors:English, David

Source:Compute!; Sep94, Vol. 16 Issue 9, p38 -47, 7p, 4c

Document Type:Article

Subject Terms:FINANCE, Personal -- Computer programs

CORPORATIONS -- Finance

FINANCIAL planning

RETIREMENT

SAVING & investment

Geographic Terms:UNITED States

Author-Supplied Keywords:Managing Your Money for Windows

Quicken for Windows: CD-ROM Deluxe Edition

Reuters Money Network Version for Quicken Users

Rich and Retired

DataTech Software

MECA Software

Microsoft

Reality Technologies

Company/Entity:INTUIT

Reviews & Products:MICROSOFT Money (Computer software)

Abstract: Presents a buyers' guide to money-smart software for IBM PC Compatibles. Provides individual summaries of products in the following categories: personal finance programs (nine products), investment programs and services (seventeen products), and retirement-planning programs and online services (four products). Defines each of these categories. Says that personal finance programs will enable the user to balance multiple checkbook and credit card accounts, pay bills electronically, track investment portfolios by downloading the latest prices from online services, post reminders of recurring monthly bill payments, allow acc bank accounts online, send financial information directly to th user's tax program, and help in planning for retirement. Include sidebar article on specialized tax accounting software packages a a list of resources. Contains one photo, three screen displays, and product source information.  
 Full Text Word Count: 3433  
 ISSN: 0194-357X  
 Accession Number: 9408307803  
 Database: Internet and Personal Computing Abstracts  
 Full Text Database: Academic Search Premier

^Record: 24 Title: Quicken: more than checks.  
 Authors: Morochove, Richard  
 Source: PC World; October 1, 1993, Vol. 11 Issue 10, p82-83, 2p  
 Document Type: Product Review  
 Subject Terms: FINANCE  
 WINDOWS (Computer programs)  
 Geographic Terms: UNITED States  
 Author-Supplied Keywords: Quicken for Windows  
 Quicken  
 Company/Entity: INTUIT  
 Abstract: Presents very favorable reviews of the beta versions of Quicken 3.0 for Windows and Quicken 7.0 for DOS (\$69.95 each), two personal finance packages from Intuit Inc.. These releases now allow dragging transactions to a calendar and dropping them on payment dates. The calendar, however, cannot be printed. They provide financial planning capabilities which can forecast cash flow based on recurring payments and projected income for up to two years. They offer portfolio managers which provide 18 measures of investment performance in the Windows version and 14 in the DOS version. Their financial planners can calculate loans, establish savings goals, establish a college education fund, provide retirement planning, or refinance existing bills and their loan tracking is improved. Online help is improved in these versions. They are ``a complete system for managing your finances.'' Includes two screen displays.  
 Notes: Product Rating: Quicken for Windows: A; Quicken: A  
 ISSN: 0737-8939

App# 10/ 608, 562

Accession Number:IPCA0363197

Database: Internet and Personal Computing Abstracts

~~Non- Patent Literature Full - Text

[File 15] **ABI/Inform(R)** 1971-2008/Apr 05  
(c) 2008 ProQuest Info&Learning. All rights reserved.

[File 16] **Gale Group PROMT(R)** 1990-2008/Apr 02  
(c) 2008 The Gale Group. All rights reserved.  
*\*File 16: Because of updating irregularities, the banner and the update (UD=) may vary.*

[File 148] **Gale Group Trade & Industry DB** 1976-2008/Mar 21  
(c)2008 The Gale Group. All rights reserved.  
*\*File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

[File 160] **Gale Group PROMT(R)** 1972-1989  
(c) 1999 The Gale Group. All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2008/Apr 02  
(c) 2008 The Gale Group. All rights reserved.

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2008/Mar 21  
(c) 2008 The Gale Group. All rights reserved.

[File 9] **Business & Industry(R)** Jul/1994-2008/Apr 04  
(c) 2008 The Gale Group. All rights reserved.

[File 610] **Business Wire** 1999-2008/Apr 08  
(c) 2008 Business Wire. All rights reserved.  
*\*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 613] **PR Newswire** 1999-2008/Apr 08  
(c) 2008 PR Newswire Association Inc. All rights reserved.  
*\*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 624] **McGraw-Hill Publications** 1985-2008/Apr 08  
(c) 2008 McGraw-Hill Co. Inc. All rights reserved.  
*\*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

[File 636] **Gale Group Newsletter DB(TM)** 1987-2008/Apr 02  
(c) 2008 The Gale Group. All rights reserved.

[File 634] **San Jose Mercury** Jun 1985-2008/Apr 04  
(c) 2008 San Jose Mercury News. All rights reserved.

[File 810] **Business Wire** 1986-1999/Feb 28  
(c) 1999 Business Wire . All rights reserved.

[File 813] **PR Newswire** 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc. All rights reserved.

```

; d s
Set      Items  Description
S1       848552  S (E OR ELECTRONIC?? OR COMPUTERI? OR AUTOMAT?
OR DIRECT OR ONLINE OR ON()LINE OR INTERNET OR WEB OR CYBER OR
VIRTUAL? OR DIGITAL? OR INTERNET OR NETWORK? ?) (3N)
(PRESENTMENT OR BILL OR BILLING OR PAYMENT? ? OR PAYING OR
REMIT? ? OR REMITT???? OR SETTLE??? OR SETTLEMENT? ? OR BILLPAY
OR INVOIC??? OR BANKING OR DEBIT??? OR DEPOSIT??? OR CHECKING)
OR EBPP OR EBP
S2       28066   S (SCHEDUL??? OR PLAN???? OR ARRANG??? OR LINEUP
OR (SET? OR LINE?)()UP OR BOOK??? OR ORGANIZ??? OR PROGRAM??? OR
REGISTER???) (3N) (PAYMENT? ? OR RENUMERAT??? OR DISBURS???? OR
REMIT? ? OR REMITT? OR REMUNERATION? ? OR TRANSFER? ? OR
TRANSFERR???)
S3       55118   S (POST??? OR DEPOSIT??? OR SETTLE??? OR DUE OR
PAYMENT OR ISSU??? OR HOLD OR CLEARING) (3N) (DATE? ? OR TIME? ?
OR HISTORICAL OR HISTORY OR FUTURE OR PERIOD? ? OR COMPLETION)
S4       20720   S (CALCULAT??? OR FIGUR??? OR COMPUTE OR
COMPUTES OR COMPUTING OR DETERMIN? OR ESTIMAT??? OR PREDICT???)
(5N) (HOW() (MUCH OR LONG) OR TIME? ? OR PERIOD? ? OR TIMESPAN? ?
OR OPTIMAL OR CLOSEST)
S5       77340   S NONPAY? OR DELINQUEN?? OR OVERDUE OR OVER()DUE
OR (AVOID??? OR FAIL??? OR "NOT" OR NON OR LATE OR TARDY OR
OVERDUE OR OVER()DUE OR SERVICE) (2W) (PAY??? OR PAYMENT? ? OR
PAID OR REMIT? OR FEE OR FEES OR CHARGE? ?) OR DEFAULT? OR
NONREMIT?
S6       306     S AU=(LAWSON, M? OR LAWSON M OR LAWSON (1N) (M
OR MARY))
S7       823     S AU=(WARD, C? OR WARD C? OR WARD (1N) (C OR
CHERYL))
S8       201     S AU=(DREYER, H? OR DREYER H? OR DREYER (1N) (H
OR HANS))
S9       892     S S2 (5N) S3
S10      368     S S1 (S) S9
S11      199     RD (unique items)
S12      147     S S11 NOT PY>2003
S13      10      S S12 (S) S5
S14      562     S S3 (5N) S4
S15      125     S S14 (S) S1
S16      77      RD (unique items)
S17      77      S S16 NOT S13
S18      65      S S17 NOT PY>2003
S19      7       S S18 AND S2
S20      18      S S18 AND S5
S21      13      S S20 NOT (S13 OR S19)
S22      13      RD (unique items)
S23      0       S S10 (S) S4

```

S24	15892	S S1 (S) S2
S25	803	S S24 (S) S3
S26	6	S S25 (S) S4
S27	6	S S26 NOT (S13 OR S19 OR S22)
S28	6	RD (unique items)
S29	3	S S28 NOT PY>2003
S30	95	S S25 (S) S5
S31	63	RD (unique items)
S32	53	S S31 NOT (S13 OR S19 OR S22 OR S29)
S33	29	S S32 NOT PY>2003
S34	1330	S S6:S8
S35	2	S S34 AND S1

^13/3,K/1 (Item 1 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2008 ProQuest Info&Learning. All rights reserved.

02391660 131827581

**Bye, Mr. Postman**

Roha, Ronaleen R

Kiplinger's Personal Finance v56n8 pp: 86

Aug 2002

**ISSN: 1528-9729 Journal Code: GCHT**

**Word Count: 627**

**Text:**

...up during the promotion will continue to get free bill-paying even after it ends.)

**Electronic bill-paying** is easy to set up. Just send your preferred service a signed authorization form and...

...to make payments. Then create a payee list online, set the amount, and schedule the **payment dates**. You can **arrange** for recurring **payments**, such as your mortgage, to be sent automatically each month. You can also schedule payments in advance to ensure that you won't miss due dates and incur **late fees**. If the payee doesn't accept **electronic payments** (for example, your landscaper or a child away at college), the service will cut a...

...Tax payments, alimony, child support and any other types of court-ordered payments generally may **not** be **paid** electronically.

You can use an online service to eliminate some of your paper bills, too...

^ 13/3,K/2 (Item 2 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2008 ProQuest Info&Learning. All rights reserved.

02098624 65420035

**Opportunities in account aggregation**

Mugavero, Patricia S; Negroni, Andrea Lee

Mortgage Banking v61n3 pp: 64, 66+

Dec 2000

**ISSN: 0730-0212 Journal Code: MOB**

**Word Count: 2843**

**Abstract:**

...for traditional banks and lending institutions. Dynamic mortgage

lender-sponsored aggregation services could help borrowers **avoid late charges** on their **payments** by **scheduling payments** to coincide with **due dates** and **direct deposits**, allowing homeowners to take advantage of early payment discounts for real property taxes and providing...

13/3,K/3 (Item 3 from file: 15) [Links](#)  
ABI/Inform(R)  
(c) 2008 ProQuest Info&Learning. All rights reserved.  
00527305 91-01649  
**Four EFT Success Stories in Words and Pictures**

White, George C.  
Journal of Cash Management v10n7 pp: 56-57  
Nov/Dec 1990  
**ISSN: 0731-1281 Journal Code: JCG**

**Abstract:**

...used for paying over \$7 billion monthly into the bank accounts of vendors on the **planned payment dates**. The **direct deposit** of Social Security benefits is the most successful application of EFT in the US today...

...own home banking system as well as payments from Prodigy, the joint Sears/IBM consumer **service**, will be **remitted** electronically by the end of 1990. One bank in the Mid-Atlantic automated clearinghouse (ACH), First National Bank of Maryland, gained a competitive advantage by using the ACH for **direct deposits** of payroll.

^ 13/3,K/4 (Item 1 from file: 16) [Links](#)  
Gale Group PROMT(R)  
(c) 2008 The Gale Group. All rights reserved.  
09818642 **Supplier Number: 86864698 (USE FORMAT 7 FOR FULLTEXT)**

**Southern and CheckFree i-Solutions To Deliver Interactive Online Billing and Payment Services.**

Item Processing Report , v 13 , n 11 , p NA  
June 6 , 2002  
**Language:** English **Record Type:** Fulltext  
**Document Type:** Newsletter ; Trade  
**Word Count:** 282  
**(USE FORMAT 7 FOR FULLTEXT)**

**Text:**



...CheckFree Corp. (CKFR), and Atlanta-based Southern Co. (SO) May 29 announced that fully interactive **electronic billing** and **payment (EBP)** services are available to Southern's consumers in Georgia, Alabama, Florida and Mississippi. Customers of...

...and Savannah Electric can now enjoy the control and time-savings of accessing, scheduling and **paying** their utility bills **online**. Southern is utilizing the complete suite of CheckFree i-Solutions **EBP** software and services to deliver highly interactive e-bills to both its business and residential customers **online**. While the **online bill** is displayed in the familiar format to which each market is accustomed, the **e-bill** offers **on-line** self-care tools that its paper counterpart cannot. Customers enrolling in Southern's **e-bill** service can access detailed **bill** information and other **on-line** tools anywhere they have a computer and Internet service. The software suite also enables marketing programs that are tailored to the specific interests of customer segments. After reviewing the **bill online**, customers can **schedule** the **payment date** with a few mouse clicks, and thus avoid spending time opening and paying paper bills...

...to six months online and seven years offline. Further, the CheckFree Guarantee protects customers from **late fees** caused by processing delays and liability for fraud. (CheckFree Corp., Judy DeRango Wicks, 678/375...

13/3,K/6 (Item 2 from file: 148) [Links](#)

Gale Group Trade & Industry DB

(c)2008 The Gale Group. All rights reserved.

05834207 **Supplier Number:** 12177057 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**OLDER AMERICANS CAN BENEFIT BY USING ELECTRONIC PAYMENT SERVICES**

PR Newswire , 0428A3713

April 28 , 1992

**Language:** ENGLISH

**Record Type:** FULLTEXT

**Word Count:** 512 **Line Count:** 00043

...if they were sent electronically, the payments would be credited to the account on the **date of payment**."

Direct deposit involves programs through which checks are electronically credited to individual bank accounts via...

^ 13/3,K/7 (Item 1 from file: 613) [Links](#)

PR Newswire

(c) 2008 PR Newswire Association Inc. All rights reserved.

00854061 20021114CGTH058 (USE FORMAT 7 FOR FULLTEXT)

**Laclede Gas to Improve Customer Convenience Through e-bill**

PR Newswire

Thursday , November 14, 2002 15:29 EST

**Journal Code:** PR **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE

**Word Count:** 532

**Text:**

...continuing effort to enhance customer service, Laclede Gas Company has fully implemented a convenient, paperless, **electronic billing** or "**e-bill**" system. Laclede Gas is sending information about the new **e-bill** system to customers in their November bills.

Laclede Gas customers, including those of its Missouri...

...brokerages, credit unions, Internet portals and personal financial management software. For customers enrolled in the **e-bill** system, Laclede Gas will post the customers' bills through a secure connection with CheckFree, which...

...lacledegas.com to find out how they can enroll. Once enrolled, customers can make their **payments online** and view the past **electronic bill** statements for each month they have been enrolled, up to six months. When they approve their monthly **payment** amount and **schedule** the **payment date**, the **payment** is sent to arrive on time from their designated bank, credit union or brokerage account...

...made available through Laclede's relationship with CheckFree i-Solutions, the leading provider of interactive **e-billing** and **e-statement** software and services and part of CheckFree Corporation (Nasdaq: CKFR). Unlike paper payments, customers who pay their bills electronically through CheckFree are protected by the CheckFree Guarantee against **late fees** resulting from processing delays, as well as liability for unauthorized transactions.

"This is another effort...

...stamps each month."

Laclede already offers customers these other payment alternatives:

-- With the Easy-Pay **direct payment** plan, customers can have their **checking** or savings accounts **automatically debited** to pay their monthly gas bills. Customers already paying their bills through Easy-Pay can

^ 13/3,K/8 (Item 2 from file: 613) [Links](#)

PR Newswire

(c) 2008 PR Newswire Association Inc. All rights reserved.

00773692 20020529ATW007 (USE FORMAT 7 FOR FULLTEXT)

**Southern Company and CheckFree i-Solutions Deliver**

PR Newswire

Wednesday , May 29, 2002 09:00 EDT

**Journal Code:** PR **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE

**Word Count:** 1,733

**Text:**

CheckFree i-Solutions, the leading provider of interactive **e-billing** and **e** -statement software and services and part of CheckFree Corporation (Nasdaq: CKFR), and Southern Company (NYSE: SO) today announced that fully interactive **electronic billing** and **payment (EBP)** services are available to Southern Company's nearly four million consumers in Georgia, Alabama, Florida...

...and Savannah Electric can now enjoy the control and time savings of accessing, scheduling and **paying** their utility bills **online**.

Southern Company is utilizing the complete suite of CheckFree i-Solutions **EBP** software and services to deliver highly interactive e-bills to both its business and residential customers **online**.

While the **online bill** is displayed in the familiar format to which each market is accustomed, the **e-bill** offers **online** self-care tools that its paper counterpart cannot. Customers enrolling in Southern Company's **e-bill** service can access detailed **bill** information and other **online** tools anywhere they have a computer and Internet service. The software suite also enables marketing programs that are tailored to the specific interests of customer segments.

After reviewing the **bill online**, customers can **schedule** the **payment date** with a few mouse clicks, and thus avoid spending time opening and paying paper bills...

...to six months online and seven years offline. Further, the CheckFree Guarantee protects customers from **late fees** caused by processing delays and liability for fraud.

"With **e-billing**, Southern Company can provide its customers with a new and better avenue to pay their...

^ 13/3.K/9 (Item 1 from file: 624) [Links](#)

McGraw-Hill Publications

(c) 2008 McGraw-Hill Co. Inc. All rights reserved.

0088702

NOW ANYONE CAN TURN A PC INTO A CHECKBOOK

EDITED BY JOHN J. KELLER

Business Week, Number 3071, Pg 104H

September 26, 1988

JOURNAL CODE: BW

SECTION HEADING: Information Processing ISSN: 0007-7135

WORD COUNT: 156

For a \$9-a-month **service fee** and a onetime \$25 charge for software, a customer can use a PC to **automatically** record a **bill payment** and adjust a bank-account balance. Recurring bills for mortgages and car loans can be **programmed** for **automatic payment** on a specific **date** each month. All payments are delivered via modem to Checkfree's Columbus (Ohio) processing center...

^19/3,K/1 (Item 1 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2008 ProQuest Info&Learning. All rights reserved.

02701065 573941131

### **Mobile Payment Procedures: Scope and Characteristics**

Kreyer, Nina; Pousttchi, Key; Turowski, Klaus

E - Service Journal v2n3 pp: 7-22

Summer 2003

**ISSN:** 1528-8226 **Journal Code:** ESJL

**Word Count:** 5633

**Text:**

...fraction of "real" money. However, most MP procedures are account-based. The user needs to **register** with the **payment** provider, and all payments are settled via the user's account.

Figure 9. Characteristic "basis...

...charging services or goods to the customer. Those methods can be differentiated according to the **time** the **payment** is actually settled (**Figure 11**). First, there are prepaid methods. The customer either buys a smart card, where the...

...payments are triggered as soon as the customer accepts the offer. An example of this **payment** method is **direct debiting** systems such as the "Maestro" debit card or the French "Carte Bancaire." In Europe and...

^19/3,K/4 (Item 1 from file: 16) [Links](#)

Gale Group PROMT(R)

(c) 2008 The Gale Group. All rights reserved.

10524244 **Supplier Number:** 102843361 (USE FORMAT 7 FOR FULLTEXT)

### **Fifth Third Says E-Banking Tweaks Are Delivering.**

Stoneman, Bill

American Banker , v 168 , n 108 , p 12

June 6 , 2003

**Language:** English **Record Type:** Fulltext

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 564

...of days for the bank to complete the setup, Mr. Bawa said. They can also **arrange** to make **payments** automatically and can set nicknames for all payees as well as for their own accounts...processing to CheckFree Corp., it has positioned itself to cut the cost of completing customers' **online payments**.

The **payment** warehouse has a "least-cost routing" mechanism, said William Ingram, director of product management for Financial Fusion, the Concord, Mass., financial software arm of Sybase Inc. This lets Fifth Third **determine**, one **payment** at a **time**, whether it should handle the payment itself or send it to Atlanta-based CheckFree.

^22/3,K/2 (Item 2 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2008 ProQuest Info&Learning. All rights reserved.

01427710 00-78697

**Reference response outsourcing: Evolution or extinction**

Will, Patrick C; Rhymer, Ronald B

Business Credit v99n4 pp: 34-35

Apr 1997

**ISSN:** 0897-0181 **Journal Code:** CFM

**Word Count:** 1847

**Text:**

...available in their A/R system is provided to the outsource. Many systems now include **automatically calculated** DSO, average **payment time**, average days **delinquent**, or other informative, accurate and factual statistics on each customer's account. This potentially valuable...

29/3,K/2 (Item 1 from file: 613) [Links](#)

PR Newswire

(c) 2008 PR Newswire Association Inc. All rights reserved.

00674668 20011112PHM042 (USE FORMAT 7 FOR FULLTEXT)

**PECO Energy Sees Slight Increase in Electronic Bill Paying**

PR Newswire

Monday , November 12, 2001 14:41 EST

**Journal Code:** PR **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE

**Word Count:** 547

**Text:**

When PECO Energy introduced an **on-line bill paying** option three years ago, it piqued the interest of about 2,000 of its 1...

...bills are presented on the Internet in the U.S.

When PECO first introduced the **e-billing** option, the **Internet billing** provider could only process PECO bills. With its new provider, CheckFree Corp., users can make payments for a small fee to any company, regardless of whether they receive an **e-bill online** or through the U.S. mail.

"Consumers who use the service like the convenience of not having to write checks or buy stamps, but the **time-saving** factor really **figures** in when you can have multiple bills paid in one sitting," Gunn said.

The **e-bill** looks similar to the paper bill with all of the information customers currently receive. Customers...

...5 million electric customers, PECO sends roughly 18 million bills annually. Over time, PECO expects **e-billing** will help reduce mail and processing costs. Currently it costs 40 cents to process a paper bill versus 25 cents for an **e- bill**.

The **Internet billing** service is available to residential and small commercial businesses only. The payments are usually processed within one to two business days versus three to five with the traditional method.

Another **time-saving bill payment** option is Power Pay. This **automated bill payment program debits** a customer's checking or savings account. Customers receive a monthly statement.

^33/3,K/4 (Item 1 from file: 16) Links

Gale Group PROMT(R)

(c) 2008 The Gale Group. All rights reserved.

10719409 **Supplier Number: 107850297 (USE FORMAT 7 FOR FULLTEXT)**

**Adding Value at the Right Price: Hibernia Offers Bill Pay for Free.**

Business Wire , p 5576

Sept 17 , 2003

**Language:** English **Record Type:** Fulltext

**Document Type:** Newswire ; Trade

**Word Count:** 583

...s common stock (HIB) is listed on the New York Stock Exchange.

(1) If you **schedule** an **online bill payment** at least four business days before the **due date** and you incur a **late fee** or penalty because the payment didn't arrive on time, Hibernia will reimburse you (up to \$50) for any **late fee** or penalty you incur and work with you

and the payee to resolve any issues...

33/3,K/6 (Item 3 from file: 16) Links

Gale Group PROMT(R)

(c) 2008 The Gale Group. All rights reserved.

06955144 **Supplier Number:** 58722799 (USE FORMAT 7 FOR FULLTEXT)

**PayPal.com Lands \$23 Million Investment From idealab Capital Partners And Goldman Sachs.**

PR Newswire , p 5861

Jan 20 , 2000

**Language:** English **Record Type:** Fulltext

**Document Type:** Newswire ; Trade

**Word Count:** 960

...numbers of payment recipients, PayPal.com users only need an email address to beam a **payment**.

After **registering** for the free **service** at www.  
**paypal.com**, consumers simply enter the recipient's email address and a dollar amount. The money...

...and credited to the recipient. The transaction takes seconds to complete. If the recipient is **not** yet a **PayPal** user, he or she simply registers on the PayPal.com site after receiving an email notification, and is immediately credited with the money. Funds may be withdrawn at any **time** by **direct deposit** to a bank account or a personal check from PayPal.com. Users also may opt...

33/3,K/13 (Item 5 from file: 148) Links

Gale Group Trade & Industry DB

(c)2008 The Gale Group. All rights reserved.

06164229 **Supplier Number:** 12893086 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**NEW SALLIE MAE PROGRAM REWARDS STUDENT LOAN BORROWERS FOR ON-TIME REPAYMENT**

PR Newswire , 1130DC013

Nov 30 , 1992

**Language:** ENGLISH

**Record Type:** FULLTEXT

**Word Count:** 1865 **Line Count:** 00157

...borrowers reduce the risk of making late payments, Sallie Mae will introduce in 1993 an **automatic** electronic loan **payment program**. For borrowers who choose to participate in the program,

Sallie Mae will automatically deduct funds...

^33/3,K/16 (Item 1 from file: 275) [Links](#)

Gale Group Computer DB(TM)

(c) 2008 The Gale Group. All rights reserved.

02423019 **Supplier Number:** 63603668 (Use Format 7 Or 9 For FULL TEXT )

**Fulfill the Promise of Electronic Billing.(Internet/Web/Online Service Information)**

Flynn, Jim

e-Business Advisor , 18 , 7 , 26

July , 2000

ISSN: 1098-8912

**Language:** English **Record Type:** Fulltext; Abstract

**Word Count:** 2981 **Line Count:** 00248

...That particular implementation proved EBPP could actually be less convenient than paper-based billing.

Some **EBPP** providers made it more convenient by combining e-mail notification and rules-driven payment processing and letting users **set up default payment** profiles. Using this approach, an individual can, for example, specify that his utility **bill** should be paid **automatically** on the **due date**, provided the amount **due** falls within a predefined boundary. E-mail notifications inform the user when a bill is issued and when the corresponding **payment** is **scheduled** or executed. Hyperlinks back to the **EBPP** site can be included in the e-mail message to let users view **bill** details on a **Web** site, as well as edit or cancel the **scheduled payment**. The result for the biller is essentially the same as a **direct debit**. At the same time, the customer can still control the transaction (figure 1).

(Figure 1...

^33/3,K/18 (Item 1 from file: 613) [Links](#)

PR Newswire

(c) 2008 PR Newswire Association Inc. All rights reserved.

01073691 20031119CLW003 (USE FORMAT 7 FOR FULLTEXT)

**F-JK 14:55 CheckFree Web 4.0 Makes it Easy to Become Satisfied Users**

PR Newswire

Wednesday , November 19, 2003 08:30 EST

**Journal Code:** PR **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE

**Word Count:** 1,975

**Text:**

...can elect to schedule same day and next day payments increasing the value of the **service** with greater **payment** flexibility. The new functionality greatly improves a customer's ability to manage personal finances online...



...access to the most frequently used features, such as making payments, setting up and managing **e-Bills**, and viewing **payment history**. The new Single-Point Bill Management center improves site navigation and guides customers through all...

...improved by almost 100 percent from version 3.2 to the early version of CheckFree **Web** 4.0.

#### Faster **Payment** Processing and Enhanced **E-Mail** Capabilities

CheckFree's consumer research found that users instinctively want balances updated, and payments...

...which enhances efficiency, accuracy and security. Due to this extensive network of merchant relationships and **payment** routing options, CheckFree **Web** 4.0 enables consumers to use a dynamic calendar to view and choose earliest available **payment dates**, which may be the same day or next day, to **schedule payments**. The status of each payment is updated when the remittance information is sent, and again...

...the application to send reminders to themselves about when bills are due, for a CheckFree **e-Bill**(SM) but also for a "pay anyone" smaller merchant bill, such as a day care provider. Through a secure link, they can then **schedule payment** of a specific bill from within the reminder e-mail. This provides a greater level...

...time. In addition, consumers are protected by the CheckFree Guarantee against liability for fraud, and **late fees** or interest charges on the payment amount if the **payment** was **scheduled** to arrive on time. Consumers can also receive past due notices, **payment** posting confirmations and **e-Bills** sent directly to their e-mail inbox.

^ 33/3,K/19 (Item 2 from file: 613) [Links](#)

PR Newswire

(c) 2008 PR Newswire Association Inc. All rights reserved.

01068768 20031111CLTU007 (USE FORMAT 7 FOR FULLTEXT)

#### **Premier Insurance and CheckFree Bring Billing Options**

PR Newswire

Tuesday , November 11, 2003 09:01 EST

**Journal Code:** PR **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE

**Word Count:** 1,056

#### **Text:**

Premier began offering its automobile policy holders **online billing** and **payment** via Premier's **Web** site ( [www.premierins.com](http://www.premierins.com) ). At this site, Premier customers can review and pay their auto...

...sites, Premier's customers will be able to view bills from Premier

and other billers **online** and **schedule payments** using their checking or money market accounts. Consumers can make payments from their computers to...

...what bills are available online and to help identify which site is best suited for **electronic billing** and **payment** needs, consumers can visit [www.checkfree.com](http://www.checkfree.com) .

**Electronic billing** and **payment** services provide Premier's customers with an easy, efficient way to gain more control over...

...receive by mail. With a few clicks of the mouse, the customer can choose the **payment date**, rather than trying to remember when they need to mail the payment, to ensure arrival by the **due date**. As a result, Premier customers will no longer have to spend time writing checks, manually...

...paper payments, customers who pay their bills electronically are protected by the CheckFree Guarantee against **late fees** resulting from processing delays, as well as liability for unauthorized transactions. At a consumer service...

...keeping purposes, and data may be downloaded to a personal financial management software program.

"With **electronic billing** and **payment**, our customers can receive their policy invoices more quickly, and will gain the flexibility to make **payments** faster and to automatically **set up** monthly **payments** through their accounts," said Desiree Darch, Internet Manager, The Premier Insurance Company of Massachusetts. "Additionally...  
...be able to lower internal expenditures by decreasing paper output and postage costs."

"By providing **electronic billing** and **payment** options to its automobile policy holders, Premier is demonstrating its dedication to customer satisfaction," said...

...business unit. "Through the new payment options, Premier policy holders can view and pay their **invoices** at the **online** destination that is most convenient for them, as well as gain better control of their...

33/3,K/20 (Item 3 from file: 613) [Links](#)

PR Newswire

(c) 2008 PR Newswire Association Inc. All rights reserved.

01012601 20030721DAM043 (USE FORMAT 7 FOR FULLTEXT)

**Reliant Energy Launches Spanish Language Web Site**

PR Newswire

Monday , July 21, 2003 13:01 EDT

**Journal Code:** PR **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE

**Word Count:** 467

**Text:**

...a day, seven days a week  
-- Pay bills quickly anytime, anywhere, avoiding checks, stamps  
and  
**late fees**  
-- Choose to receive bills by mail, email or both  
-- Verify that **payments** have been received  
-- **Schedule** future **payments**  
-- Change/Update account information  
-- Sign up for billing options such as: balanced **billing**,  
**automatic** bank  
draft and **automatic** credit card **payment**  
-- View your electricity usage and **payment history** in  
easy-to-read charts  
and graphs  
-- View and print copies of previous bills

...receive by mail. With a few clicks of the mouse,  
the customer can choose the **payment date**, rather than trying  
to remember when  
they need to mail the payment to ensure arrival by the **due**  
**date**. As a result,  
Valero customers will no longer have to spend time writing checks,  
manually

35/3,K/1 (Item 1 from file: 16) [Links](#)

Gale Group PROMT(R)

(c) 2008 The Gale Group. All rights reserved.

11671546 **Supplier Number:** 125497239 (USE FORMAT 7 FOR FULLTEXT)

**AKQA Relates Stories of PalmOne Customers.(Brief Article)**

**Ward, Celeste**

ADWEEK Western Edition , p NA

Nov 23 , 2004

**Language:** English **Record Type:** Fulltext

**Article Type:** Brief Article

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 266

**Ward, Celeste**

...the tasks someone can complete on a Tungsten E, such as looking up  
a restaurant **online**, **checking** client e-mails and downloading a photo  
of a picture drawn by his son.

The spots end...

35/3,K/2 (Item 2 from file: 16) [Links](#)  
Gale Group PROMT(R)  
(c) 2008 The Gale Group. All rights reserved.  
11288535 **Supplier Number:** 118457118 (USE FORMAT 7 FOR FULLTEXT)

**Pay By Touch Selects TBWA\Chiat\Day.(TBWA Chiat/Day Inc.)(advertising contracts)(Brief Article)**

**Ward, Celeste**

ADWEEK Western Edition , p NA

June 11 , 2004

**Language:** English **Record Type:** Fulltext

**Article Type:** Brief Article

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 317

**Ward, Celeste**

**Descriptors:** \*Automatic banking equipment industry... ..Contracts; Automatic banking equipment industry...

## ~~Non- Patent Literature Full -Text cont.

[File 20] Dialog Global Reporter 1997-2008/Apr 08

(c) 2008 Dialog. All rights reserved.

```

; d s
Set      Items      Description
S1       340467      S (E OR ELECTRONIC?? OR COMPUTERI? OR AUTOMAT?
OR DIRECT OR ONLINE OR ON()LINE OR INTERNET OR WEB OR CYBER OR
VIRTUAL? OR DIGITAL? OR INTERNET OR NETWORK? ?) (3N)
(PRESENTMENT OR BILL OR BILLING OR PAYMENT? ? OR PAYING OR
REMIT? ? OR REMITT???? OR SETTL??? OR SETTLEMENT? ? OR BILLPAY
OR INVOIC??? OR BANKING OR DEBIT??? OR DEPOSIT??? OR CHECKING)
OR EBPP OR EBP
S2       8865        S (SCHEDUL??? OR PLAN???? OR ARRANG??? OR LINEUP
OR (SET? OR LINE?)()UP OR BOOK??? OR ORGANIZ??? OR PROGRAM??? OR
REGISTER???) (3N) (PAYMENT? ? OR RENUMERAT??? OR DISBURS???? OR
REMIT? ? OR REMITT? OR REMUNERATION? ? OR TRANSFER? ? OR
TRANSFERR???)
S3       20513       S (POST??? OR DEPOSIT??? OR SETTL??? OR DUE OR
PAYMENT OR ISSU??? OR HOLD OR CLEARING) (3N) (DATE? ? OR TIME? ?
OR HISTORICAL OR HISTORY OR FUTURE OR PERIOD? ? OR COMPLETION)
S4       6884        S (CALCULAT??? OR FIGUR??? OR COMPUTE OR
COMPUTES OR COMPUTING OR DETERMIN? OR ESTIMAT??? OR PREDICT???)
(5N) (HOW() (MUCH OR LONG) OR TIME? ? OR PERIOD? ? OR TIMESPAN? ?
OR OPTIMAL OR CLOSEST)
S5       30368       S NONPAY? OR DELINQUEN?? OR OVERDUE OR OVER()DUE
OR (AVOID??? OR FAIL??? OR "NOT" OR NON OR LATE OR TARDY OR
OVERDUE OR OVER()DUE OR SERVICE) (2W) (PAY??? OR PAYMENT? ? OR
PAID OR REMIT? OR FEE OR FEES OR CHARGE? ?) OR DEFAULT? OR
NONREMIT?
S6       7           S AU=(LAWSON, M? OR LAWSON M OR LAWSON (1N) (M
OR MARY))
S7       7           S AU=(WARD, C? OR WARD C? OR WARD (1N) (C OR
CHERYL))
S8       0           S AU=(DREYER, H? OR DREYER H? OR DREYER (1N) (H
OR HANS))
S9       5395        S S1 (S) S2
S10      164         S S9 (10N) S3
S11      161         RD (unique items)
S12      97          S S11 NOT PY>2003
S13      290         S S2 (10N) S3
S14      80          S S12 (S) S13
S15      5           S S14 (S) S5
S16      0           S S14 (S) S4

```

S17	140	S S13 (30N) S1
S18	135	S S17 NOT S15
S19	132	RD (unique items)
S20	75	S S19 NOT PY>2003
S21	16	S S20 AND S5
S22	165	S S3 (10N) S4
S23	48	S S22 (S) S1
S24	44	RD (unique items)
S25	19	S S24 NOT PY>2003
S26	19	S S25 NOT (S15 OR S21)
S27	4	S S26 AND S5
S28	15	S S26 NOT S27
S29	14	S S6:S8
S30	0	S S29 AND S1
S31	5395	S S1 (S) S2
S32	318	S S31 (S) S3
S33	17	S S32 (S) S4
S34	10	S S33 (S) S5
S35	10	S S34 NOT (S15 OR S21 OR S26)
S36	9	RD (unique items)
S37	0	S S36 NOT PY>2003

15/3,K/1 [Links](#)

Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

31228090 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Adding Value at the Right Price: Hibernia Offers Bill Pay for Free**

BUSINESS WIRE

September 17, 2003

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 572

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...bill payment at least four business days before the due date and you incur a **late fee** or penalty because the payment didn't arrive on time, Hibernia will reimburse you (up to \$50) for any **late fee** or penalty you incur and work with you and the payee to resolve any issues...

15/3,K/2 [Links](#)

Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

27342582 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Chicago Tribune Download Column**

Christine Tatum

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS - CHICAGO TRIBUNE - ILLINOI

February 02, 2003

**Journal Code:** KCTR **Language:** English **Record Type:** FULLTEXT

**Word Count:** 479

...posted to customers' accounts. The bank also said it would reimburse customers for any resulting **late payment** or overdraft fees and invited customers to call with questions.

^ 15/3,K/3 [Links](#)

Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

23065871 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Southern Company and CheckFree i-Solutions Deliver Interactive Online Billing And Payment Services**

PR NEWSWIRE

May 29, 2002

**Journal Code:** WPRW **Language:** English **Record Type:** FULLTEXT

**Word Count:** 1661

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...to six months online and seven years offline. Further, the CheckFree Guarantee protects customers from **late fees** caused by processing delays and liability for fraud.

"With e-billing, Southern Company can provide...

15/3,K/5 [Links](#)

Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

05856477 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Internet Banking Comes to Hibernia; Clients Can Pay Bills the Stampless Way With New Feature**

BUSINESS WIRE

June 22, 1999

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 952

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...bill payment is scheduled at least five business days before the due date, and a **late fee** or penalty occurs because the funds did not arrive on time, Hibernia will reimburse **late fees** up to \$50.

To make it easier and more flexible for customers to use, the...

^21/3,K/1 [Links](#)

Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

32364729 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**CheckFree Web 4.0 Makes it Easy for Mainstream Consumers to Become Satisfied Electronic Billing and Payment Users**

PR NEWswire (US)

November 19, 2003

**Journal Code:** WPRU **Language:** English **Record Type:** FULLTEXT

**Word Count:** 1926

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...can elect to schedule same day and next day payments increasing the value of the **service** with greater **payment** flexibility. The new functionality greatly improves a customer's ability to manage personal finances online...

...single screen, the application consolidates access to the most



frequently used features, such as making **payments**, **setting up** and managing **e-Bills**, and viewing **payment history**. The new Single-Point Bill Management center improves site navigation and guides customers through all...

...which enhances efficiency, accuracy and security. Due to this extensive network of merchant relationships and **payment** routing options, CheckFree **Web 4.0** enables consumers to use a dynamic calendar to view and choose earliest available **payment dates**, which may be the same day or next day, to **schedule payments**. The status of each payment is updated when the remittance information is sent, and again...

...time. In addition, consumers are protected by the CheckFree Guarantee against liability for fraud, and **late fees** or interest charges on the payment amount if the payment was scheduled to arrive on...

21/3,K/2 Links

Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

29377798 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Athens Banner-Herald, Ga., Karen Dean Column**

Karen Dean

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS - ATHENS BANNER-HERALD - AT  
May 29, 2003

**Journal Code:** KABH **Language:** English **Record Type:** FULLTEXT

**Word Count:** 756

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...s Bill Pay service is free the first month, \$9.95 per month thereafter.

With **electronic bill payments** you can **set up** a recurring **payment schedule** for things like mortgage payments. Just indicate the **date** you want the **payment** sent. Money's Bill Outbox lets you enter multiple payment transactions while offline and mails...

...also can prepare invoices and estimates, track the expenses of multiple projects, get alerted to **overdue** receivables and a host of other features to help business profits grow.

Quicken products range...

^ 21/3,K/3 Links

Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

26053024 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Laclede Gas to Improve Customer Convenience Through Its New Electronic ("e-bill") System**

PR NEWSWIRE (US)

November 14, 2002

**Journal Code:** WPRU **Language:** English **Record Type:** FULLTEXT

**Word Count:** 518

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...lacledegas.com/ to find out how they can enroll. Once enrolled, customers can make their **payments online** and view the past **electronic bill** statements for each month they have been enrolled, up to six months. When they approve their monthly **payment** amount and **schedule** the **payment date**, the **payment** is sent to arrive on time from their designated bank, credit union or brokerage account...

...customers who pay their bills electronically through CheckFree are protected by the CheckFree Guarantee against **late fees** resulting from processing delays, as well as liability for unauthorized transactions.

"This is another effort..."

^21/3,K/6 [Links](#)

Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

23630040 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**More Americans Begin to Pay Bills Online**

Jerri Stroud

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (ST. LOUIS POST-DISPATCH - MISSOURI)

June 30, 2002

**Journal Code:** KSLP **Language:** English **Record Type:** FULLTEXT

**Word Count:** 1340

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...to simplify customers' lives.

"It's convenient. It's easy. It's quick," Martinez said.

**Online-billing** customers get an e-mail when a **bill** is ready. They go to SBC's Web site, log in, view the bill and either click a "pay now" button or **schedule** the **payment** for a **future date**. SBC plans to add an online dispute-resolution option next year.

Last week, Laclede Gas...

...is value in the mail, and people are still using it," she said.

"They are **not** adopting electronic **payment** as fast as expected."

^21/3,K/11 [Links](#)

Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

15704962 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

## **NextBill.com Releases Industry's First Open System Platform for B2B and B2C Electronic Billing**

**BUSINESS WIRE**

March 20, 2001

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 867

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

NextBill SourcePro(TM) represents a major shift in business philosophy from service bureau-style consolidation...

...billing model, which enables companies to e-mail bills directly to customers. Unlike many other **electronic billing** models, **payments** are **automatically** processed on the **invoice** due date, or the date assigned by the customer using the Federal Reserve's **automated** clearinghouse system. No **bill** is paid unless the user **schedules** a **payment**, and **payments** can be cancelled at any time until the **date** of the **scheduled payment**. An annual maintenance fee for the biller will include upgrades and any necessary system updates...

21/3,K/12 [Links](#)

Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

13158304 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

## **Derivion Delivers Unmatched Technology to Streamline Billing Processes with Complete Internet Billing Presentment and Payment Solutions**

**CANADA NEWSWIRE**

October 05, 2000

**Journal Code:** WCNW **Language:** English **Record Type:** FULLTEXT

**Word Count:** 1339

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...inetBiller(SM) solution, which includes all four e-billing components: presenting the bill, initiating the **service**, **paying** the bill, and resolving customer e-billing inquiries. In all four steps, Derivion remains a...

...pay bills at their convenience, from home, work or on the road. While viewing the **bill online**, customers can elect to pay the entire bill, **schedule** the **payment** for a specific **date** or pay a partial amount. inetBiller protects customer account and financial information throughout the entire...

28/3,K/2 [Links](#)

Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

22791244 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**SCE Announces New Internet Service and Account Access for Customers**

PR NEWSWIRE

May 14, 2002

**Journal Code:** WPRW **Language:** English **Record Type:** FULLTEXT

**Word Count:** 330

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...and payment history, as well as review meter data and calculate usage for periods between **billing** statements. -- **Online payment** allows customers to pay their bill through [www.sce.com](http://www.sce.com). The payment is posted to their account within one day during SCE's normal business hours. -- **Online billing** lets customers see their SCE bill anytime, day or night. Online bills will be stored and viewable for up to 13 months. The **electronic bill** looks the same as the current paper **bill**. -- With **direct payment**, customers can sign up to have the total amount due on their electric **bill automatically** deducted from their bank account each month. Customers now also can enroll for the **direct payment** program on the **Web**, where previously, customers were required to mail a signed application to SCE.

"This free, secure...

^28/3,K/10 Links

Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

04958790 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**`You've got e-bill!'; Bank One First to Fully Integrate Electronic Bill Delivery Through Integration**

BUSINESS WIRE

April 14, 1999

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 1150

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...process is designed to give online banking customers convenience and control," Luecke said. "The customer **determines how much** of the bill to pay and the **date of payment**."

Initially, 15 companies have agreed to deliver their bills online through CheckFree to Bank One...

28/3,K/11 Links

Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

04372974 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**STAR Telecom Selects TechWave for E-Commerce Solutions; TechWave to Offer Technology**

**and Distribution Services for Star Prepaid Phone Cards**

BUSINESS WIRE

February 18, 1999

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 645

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...the Internet, housing more than 15,000 merchants and reaching millions of shoppers.

TechWave real-time payment processing, automated tax calculation, export control, and fraud prevention services ensure that customers receive secure and timely transaction processing...

28/3,K/12 Links

Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

03132101 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**TeleCheck(R) Adds Electronic Check Collection; Faster, More Precise Check Re-Presentation**

PR NEWSWIRE

October 16, 1998 9:16

**Journal Code:** WPRW **Language:** English **Record Type:** FULLTEXT

**Word Count:** 559

...re-deposits, including faster re-deposit time and greater precision in determining potential fund availability. **Electronic re-deposit** resolution takes only four days, compared to ten to eleven days for paper checks. Banks...